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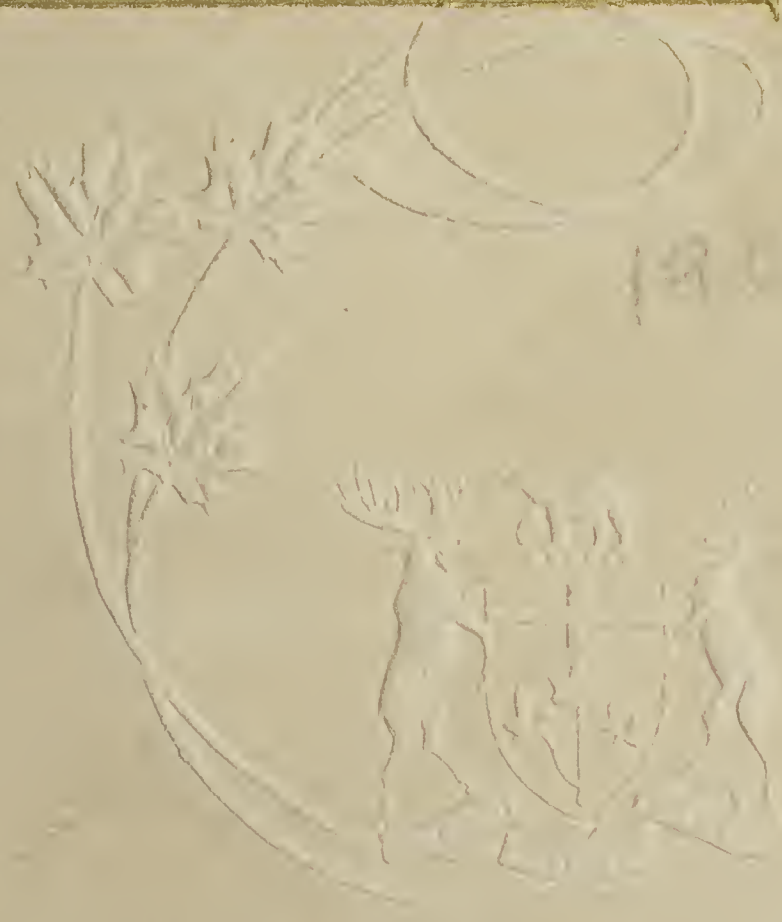

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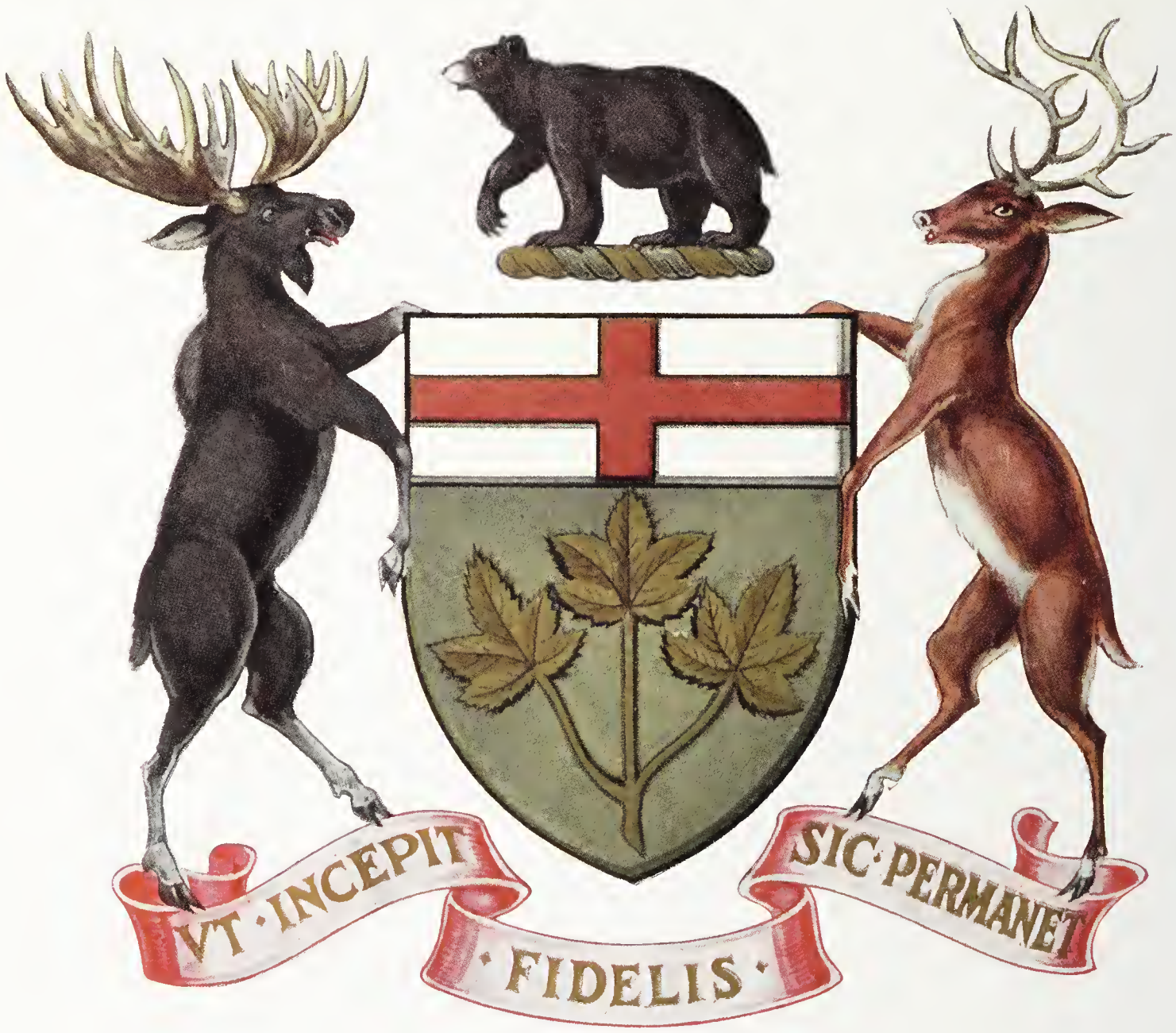

The Armorial Bearings of The Province of Ontario
in the Dominion of Canada

College of Arms, London
22 March 1909

Charles H. Athill
Richmond Herald

Board of Trade
of the
City of Toronto

Annual Report

1908

PRINTED BY R. G. McLEAN
TORONTO

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The Board of Control, City of Toronto,
Nineteen Hundred and Nine.

The President's Address

TORONTO, January 21st, 1909.

To the Members of the Board of Trade of the City of Toronto:

GENTLEMEN—

As Members of a Board representing varied interests, I feel that we have just cause for congratulation at the manner in which Canada has turned the corner in the period of trade depression, that has occasioned a check to expansion throughout the world for some time past. Owing to the judgment and foresight of our financial institutions, the embarrassment in this country was but temporary and sectional in character, and I feel that the outlook for the ensuing year is bright with promise.

Following a number of years of unprecedented prosperity, not to say inflation, a slight tightening of the reins is invariably salutary. In a young country of extended area, magnificent waterways, almost limitless natural resources, the possibilities for nation building are so great, that it is the height of wisdom to exercise care in making secure the foundations. We should profit by the experience of older countries, and not grow impatient if the goal is not as quickly attained as the spirit of youth would desire. I do not wish to enter the realm of prophecy, but it must be apparent to all who have studied the subject, that this country will ultimately furnish homes to the teeming millions of the Old World. In our development, both civic and national, we should bear in mind that we are making provisions, not so much for the present, as the future. There may be some inclined to cavil at such a policy with the threadbare query: "What has posterity done for us?" But this expansion is not a matter for posterity, but something so immediate and impending, that almost every man in business in Canada to-day should share in it.

The questions that come within the purview of the Board of Trade are not necessarily local in character. Situated as this city is, its citizens have peculiar, not to say selfish, interests in the development and welfare of the whole Dominion, with emphasis on the great and growing Northwest.

The Board of Trade Building, Toronto.

Expansion of Canadian Trade.

It is not my intention to weary you with statistics, but I desire to deal, in brief form, with the Trade Returns of the several Provinces, more with a view to pointing out the future possibilities of this country and as bearing out the truth of the prediction that "The 20th Century belongs to Canada."

In the first place, a look at the return from Agriculture in Ontario, alone, should prove illuminating. There are 175,000 farmers in this Province with a capital invested of $1,200,000,000, the annual return being at least $200,000,000. In a recent address, Mr. C. C. James, Deputy Minister of Agriculture, stated that if the farmers of Ontario could be prevailed upon to adopt the methods the Department now had, it would be an easy matter to double the output of the Province with the present equipment. This will give some slight idea of the possibilities before this great industry. Apart altogether from the return from Minerals, Timber and other Resources, the proceeds from Agriculture alone seems sufficient to show the commanding position this Province occupies.

In the three Provinces of the West, the estimates of the various Provincial Governments give the Grain for the year as over 224,000,000 bushels. This, taken in conjunction with ranching and other sources of revenue, demonstrates what a productive field this great West is, and how worthy of cultivation by the manufacturer and business men of the East. In ranching alone, great strides are being made, it being estimated that over 101,000 cattle were exported from the West in 1908. It is now regarded as a big field by the noted American packers, and already Armours and the Swifts have established branches there.

Only the fringe of Western resources has been touched, and, as the years go by, this territory will become more and more valuable as a field for business exploitation. Recent surveys have proved that north of Prince Albert there is a country second only in value to the Mackenzie and Peace River Valleys, all of which will be available for settlement when the older portions of the West have been pre-empted.

During the fiscal year over 250,000 immigrants have come to Canada, and Honourable Clifford Sifton is authority for the statement, that in the past few years 388,000 agriculturists from the United States have settled in the Canadian Northwest. Not a few of these are expatriated sons, who, with the changing conditions, find it in their interests to trek back home. It will thus be seen that the

Main Entrance City Hall, Toronto.

Dominion is coming into her own, as no better class of settler could be secured than the well-to-do farmers from the Western States, who have been taking up land in such numbers in Alberta and Saskatchewan. In my opinion, from this time forth the Government should exercise great care in the selection of the immigration to this country. Personally, I am opposed to State aided immigration in toto. We are in a position now to choose only such immigration as can readily be assimilated by this country, and a little discrimination now will save much trouble and expense in the deportation of undesirables later on.

Vast Timber Resources.

In the matter of Timber, Canada occupies the premier position. An expert dealing with the subject declares that many people in Canada are unaware of the vastness of Canada's wooded areas, and it is estimated that fully eighty per cent. of Canada's forest areas are still unclaimed by private interests. A complete Government investigation has shown that the Central Forest Belt begins at the mainland, opposite Newfoundland, and follows a south-westerly course to south of James Bay and then runs north-west to Alaska, stopping opposite the mouth of the Mackenzie River, the total distance being 3,700 miles.

At ten (10) almost equal intervals along the Belt, measurements in width have been made, which show an average width of 700 miles, or a total area of 2,500,000 square miles, and that in fully eighty per cent. of it no axe but that of the trapper or surveyor has ever been used. This means that Canada has, to-day, three times the forest area that the United States originally had.

This year it is estimated that Quebec will export to United States 1,000,000 cords of pulp wood, for which they will receive $8,000,000.

The total exports of timber and pulp wood, from Canada, will amount to about $40,000,000.

It is, however, to British Columbia that the palm must now be awarded in the matter of timber for commercial purposes.

There are millions of acres of forest giants in this Province, and with the building up of the Prairie Provinces, these reserves are becoming more valuable every day.

This Province is also rich in Coal and Minerals, the output of minerals for 1907 being approximately over 400,000 tons, while about 2,100,000 tons of coal were mined. The minerals embrace gold, silver, lead and copper, and the deposits have been proved to be very extensive and carrying high values.

Wellington Street, looking East.

Fisheries and Mineral Wealth.

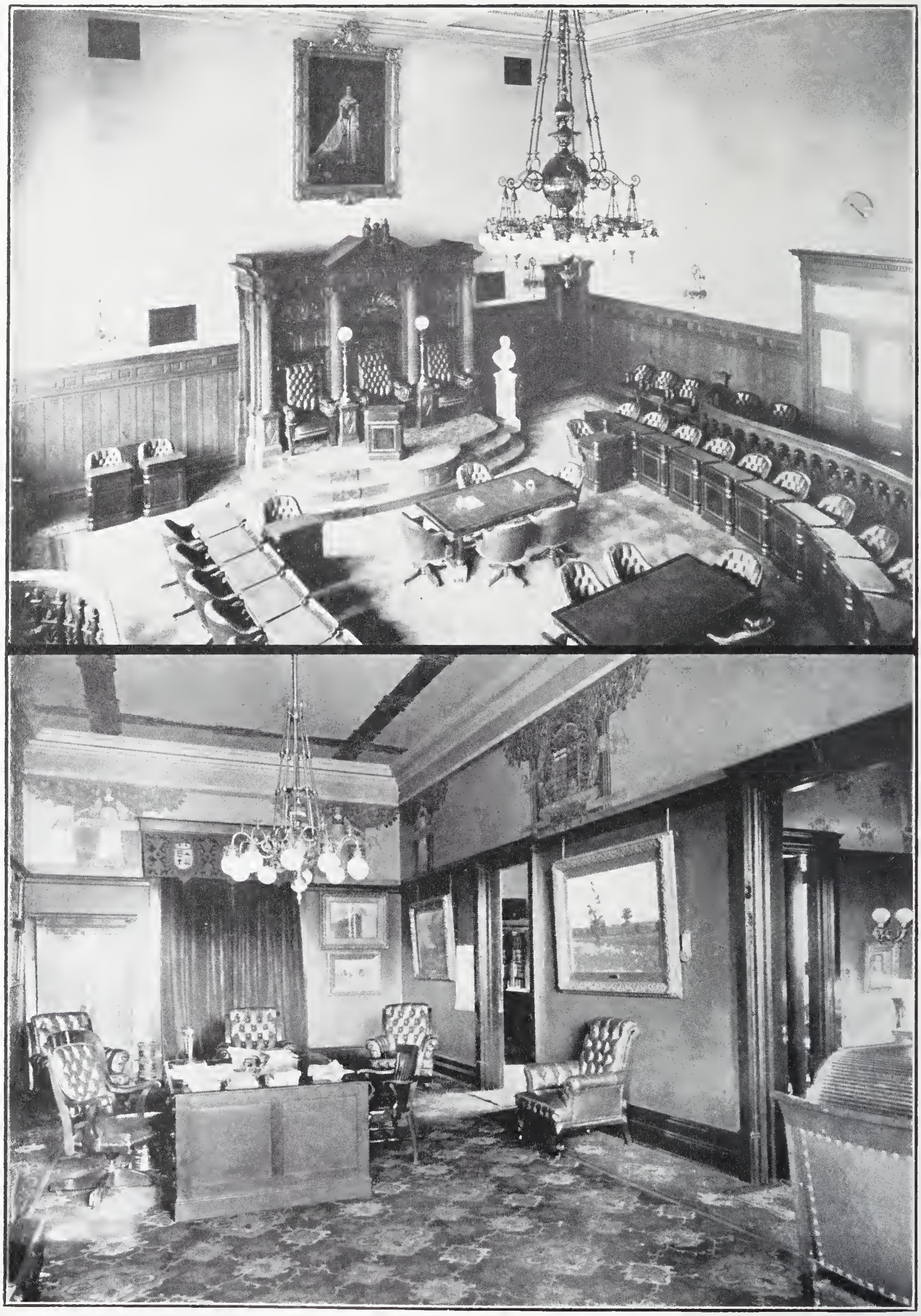
The Fisheries of British Columbia are also a valuable asset, the salmon pack for the year being estimated at about 600,000 cases. In the matter of Fisheries, Canada occupies a unique position. Ontario derives a big revenue from this source, and last year Nova Scotia's fish products totalled $8,000,000, the returns to the people of New Brunswick and Prince Edward Island being proportionately large. In the Maritime Provinces, as well as Quebec, valuable mineral exists, while the value of the Coal product in Nova Scotia last year is placed at $16,200,000.

The total value of the Minerals produced in Canada in 1907 is given as $86,000,000, as against $65,000,000 five years ago and $10,000,000 twenty years ago. This serves to show the importance of this industry, which is now occupying so much attention. In our own Province we have vast ore fields comprising the greatest nickel deposits in the world, and vast iron ore beds capable of much development. The magnitude of the Atikokan, Mattawin, Helen, Moose Mountain and Nepigon iron ore deposits can hardly be estimated, and the working of these properties will mean much to the industrial growth of Ontario.

The Cobalt silver camp, which, figuratively speaking, has sprung up in a night, is one of the wonders of the world. Despite the low price of silver, the returns from the camp, for 1908, amounted in round numbers to $9,500,000. There is no doubt that many of the mines have purposely curtailed shipments in the hope of an appreciation in the value of the metal, and that the large shipments of this period must not be taken as a criterion of the possibilities of the camp. In the Montreal River district, situated about 75 miles northwest of Cobalt, valuable discoveries similar to those made in and around Cobalt are reported, and the Gowganda district is also said to be rich in cobalt and silver. In addition to gold, silver, nickel and copper, Ontario is rich in corundum, asbestos and mica, in Frontenac County upwards of $2,000,000 worth of mica alone having been shipped out.

Transportation and Other Problems.

So far as this Province is concerned, the utilization of the many magnificent natural water powers will ultimately play a great part in its industrial growth, and although great use has been made of the Falls of Niagara, they form only a small part of the water power waiting to be developed and capable of being used for the benefit of man.



Council Chamber and Mayor's Office, City Hall.

Before passing to the question of Transportation, I desire to sound a note of warning in respect to the spread of socialistic tendencies in this Province. Men who have the brains to conceive, the courage to plan and the ability to promote large projects, should have the assurance that they will not be deprived of the fruits of their labors to satisfy any sudden popular clamor. Capital has rights that Governments should be bound to respect. The efforts of certain sections, to foment a spirit of antagonism between labor and capital, should also be strongly deprecated. The interests of the two are practically identical, and the closer they can approach to perfect harmony the better will the interests of both be served. An object lesson is to be found in the diversion of British capital to our shores. In the past twelve months Canada has sold, in the London market, bonds and debentures aggregating $175,000,000, over double the amount of that taken by British capitalists in 1905. Capital is proverbially sensitive, and if this country does anything to disturb the feeling of security in the stability of our offerings, by concessions in populistic agitation, the result would be the undermining of confidence in our undertakings that would be attended with disastrous consequences.

In the matter of improvement of our Transportation facilities, we have made gigantic strides. In round figures, Canada has a Railway mileage of 25,000 miles, while there is now under construction 5,000 miles, and an additional 5,000 projected. The Minister of Railways and Canals expresses the opinion that, with low grades and easy curves, our Canadian Railways can send goods across the Atlantic, or across the Pacific, as cheaply by Canadian ports as by Portland, New York, San Francisco, or any other United States ports. He further holds, that with the deepening of our waterways system, this country will not only handle all its own business, but no inconsiderable portion of the freight business of the neighboring States as well.

Toronto and the Viaduct.

In all this development, which I have so hastily sketched, Toronto has an integral part. This city is destined to be the big feeder to the Western Provinces, in the matter of merchandise and manufactured goods, for many years to come. With the building of the Trunk Sewer will follow the deepening of Toronto Harbour to twenty-two (22) feet, which will easily make it one of the leading ports of call of the Great Lakes. It is our duty, as business men, to do everything in our power to help this consummation along. I will be disappointed if within the next twenty-five (25) years this city has not a population

Canadian National Exhibition. Part of Fruit Exhibit.

of 1,000,000. All the elements that make for expansion are present, as Toronto is, naturally, the distributing centre for Ontario and the great West. It has a population approximating 325,000, which will shortly be augmented by the absorption of West Toronto and other outlying districts. The reclamation of Ashbridge's marsh will afford ideal sites for manufacturing plants, and the adoption by the city authorities of a comprehensive plan for the widening of streets and the beautification of the city's natural advantages, should serve to put Toronto in the front rank as a summer resort.

Dealing with the work of the Board, one of the achievements of the year has been the Order of the Dominion Railway Board for the building, within two years, of a Viaduct along the Esplanade. The preservation of the Waterfront is a question that engaged the attention of this Board as far back as 1889, and in this connection I desire to mention the names of Mr. Hugh Blain, Mr. W. R. Brock, Mr. D. E. Thomson, K.C., Senator Jaffray, Mr. Edward Gurney and Mr. D. R. Wilkie; many of the members present to-day being doubtless familiar with the Wellington Report. The Board, however, addressed itself to the present presentation of the case in 1907, and on assuming office this very lively legacy was handed over to me by my predecessor. I speak in no spirit of ostentation when I say the Board of Trade is entitled to feelings of just pride in that every feature brought before the Board of Railway Commissioners, by our Committee, is comprised in the Order issued for the erection of the Viaduct. To this consummation too much praise cannot be given to the indefatigable Chairman of the Viaduct Committee, Mr. J. W. Woods, who was untiring in his efforts to bring the question to a successful termination. Mention must also be made of the almost indispensable services rendered by Mr. J. W. Moyes, in his capacity of Advisory Engineer for the Board. The information obtained and supplied, the plans he prepared and submitted, his good judgment and unfailing optimism, contributed in no small degree to the furtherance of the project.

Abolition of Level Crossings.

In this fight for the preservation of the Waterfront and the protection of citizens, the Board of Trade has been engaged in a battle, the outcome of which should redound, not alone to the benefit of this community, but the Province as a whole. It involves, in itself, the question of the separation of grades or the protection of the public at level crossings. I offer it as a suggestion, that this is a matter that the various Boards of Trade of the Dominion might weli co-operate upon, with a view to formulating a policy that would tend to minimize

Dominion Bank, Toronto.

the appalling toll in human lives paid annually at level crossings in this country. It is a matter for consideration, whether the task of the separation of grades should be assumed by the Federal or Provincial authorities. This is something that a convention of Boards of Trade could materially assist in deciding, as well as suggesting a scheme, or schemes, whereby the end aimed at could be attained.

It is not by any means a new problem, as it has been equitably and satisfactorily solved in not a few of the older States of the American Union, where conditions similar to those in Canada obtained. In New York, for example, the State gives towards the separation of grades twenty-five per cent. of the total cost, the Municipality pays twenty-five per cent., while the Railways are called upon to contribute fifty per cent. In Maine, the well settled portion of which is gridironed with Railways, adequate protection is given to all communities, and the plan works out so that the Railways pay sixty-five per cent. of the cost, the State twenty-five per cent. and the Community ten per cent. In the Old Country the Railways must protect the public, but conditions in Canada are more akin to those in the United States, and in all fairness the policy that obtains in England could hardly be adopted here. In the State of Michigan the law provides no relief for the Railways, and compels them at the same time to give protection. In Illinois there is no general law, and the Municipalities are able to approach the Railways and force their own settlement. In Chicago, where more track elevation has been done than in any other city, the City paid nothing for the separation of grade structures, the Railways bearing the total cost, but, in return, the Municipality entered into an agreement with the Railways indemnifying them from all loss for damages to property occasioned by the elevation of the railway tracks. I am impressed, however, that in the consideration of this pressing question, any line of action agreed upon should be fair to the Railways as well as to the Community served. To place any improper handicap on the Transportation Companies might seriously reflect on the business interests of the district concerned. The restrictions contained in a recent Order of the Railway Board, regulating the speed of trains on the Esplanade to four miles an hour, would prove a serious barrier to the railways entering Toronto, as well as a menace to our commercial interests. All that should be sought, is a wise and equitable arrangement respecting protection at level crossings, whereby the loss of life might be almost totally eliminated. I leave it to the Members to consider if this is not a public question which the Boards of Trade of the Dominion could not take concerted action upon to the advantage of the country.

Reservoir Park, Toronto.

Work of Board of Trade.

I will not deal in detail with the various matters considered by the Board during the year, but there are a few outstanding items that call for comment in passing.

On March the 27th, the Board sent a representative to Ottawa in *re* Bill "Z"—"An Act Relating to the Water Carriage of Goods," having for its object the granting of relief to shippers from certain restrictions that now hamper trade. This measure was reported by the Senate, but did not reach the Federal House, probably owing to the unprecedented length of the session, sharing the fate of much other useful projected legislation.

Reafforestation is a subject that has received, from time to time, the warm support of this Board, and the adoption on March 27th, of a Resolution extending an invitation to the Canadian Forestry Association to hold their Annual Meeting in Toronto, was an earnest of the Board's continued interest in this question. I am pleased to say that the efforts of the Board have proved successful, and that the Forestry Association will meet in Toronto on February 11th and 12th.

Another matter of more than local interest was the Banquet tendered by the Board, on June 15th, to Sir Thomas Shaughnessy, being along the line of the Board's policy of honoring distinguished Canadians. The event also marked the official opening of the short cut to the West, via Sudbury, which practically places Toronto on the main line of the Canadian Pacific Railway, and means a saving in time of eight hours between this City and Winnipeg. It is needless for me to dwell on the success of this function, it having been so efficiently handled that not one detail was lacking.

In the matter of the selection of a site for the proposed new Technical School, this Board supported the Western site, and with other bodies was instrumental in checking the Board of Education in persisting in a policy that could not help but prove detrimental to the cause of Technical Education in this City, as it is essential that any such institution should be located somewhere near the centre of population.

A Special Committee of the Board has been working on the matter of a New Bill of Lading, and it is hoped that the Sub-Committees appointed by the various Boards of Trade throughout the Dominion, together with the Canadian Manufacturers' Association, will shortly present a draft form for consideration to the Railways.

July the 3rd will stand as a "red-letter" day to many Members of the Board, as it marks the date of the delightful excursion to Sudbury, on the occasion of the opening of the Canadian Northern Railway. I am sure every man on the trip must have been struck

Norwich Union Fire Insurance Company Building,
Toronto.

with the potentialities of the country through which this road traverses. An added feature was a visit to Key Harbour, and the celebrated iron deposits on Moose Mountain, which are being developed by Messrs. Mackenzie & Mann.

Following the disaster at Fernie, a Special Meeting of the Council of the Board was held on August the 6th, at which a Resolution was passed, calling on the Members for subscriptions to the Fund for the fire sufferers. In all, the sum of seven hundred and fourteen ($714.00) dollars was realized, which was sent to Mayor Oliver and duly forwarded to Fernie for the relief of the victims of the holocaust.

Praise for Executive Officers.

There are other questions that might properly be dealt with in this Report, but I have touched on sufficient to indicate that the Board of Trade in a practical, unobtrusive way has been instrumental in bringing to successful issues many things that are in the best interests of the city and the business community generally. Much remains to be accomplished, but I feel that the men who have been chosen to carry forward the work for the ensuing year are in every way fitted for the task, and that 1909 in the history of the Board will be one big in events.

In relinquishing my position as President, I am swayed by conflicting emotions. On the one hand, there is a natural feeling of relief from the responsibilities that the office of Chief Executive of such an important body as the Board of Trade necessarily engenders. On the other, regret at severance from the pleasant associations with my fellow officers of the Board, who, by their unselfish efforts, have served to make the year one that will ever remain green in my memory. I can assure you that I consider it a privilege to work with such a fine body of men, and I cheerfully bear testimony to the valuable aid in the furtherance of the projects of the Board so cheerfully given by the Members of the Council generally.

To the Secretary, my best thanks are due and here tendered. His tact and unfailing good humor, coupled with splendid administrative ability and a sort of clairvoyant faculty of anticipating events, have made smooth the path of the Executive and materially lessened the duties and responsibilities of the President.

I wish, in closing, to thank the Members for the honor conferred upon me, and for the large measure of support accorded me during my term of office.

Respectfully submitted,

L. H. CLARKE,

President.

Canadian National Exhibition. Judging Shorthorns.

Agricultural Resources of Ontario

C. C. JAMES

DEPUTY MINISTER OF AGRICULTURE

THE land area of the Province of Ontario is approximately 220,000 square miles, or 140,000,000 acres. This does not include the addition proposed to be made on the north. From the mouth of the Albany River on James Bay to Pelee Island in Lake Erie, the distance is about 750 miles; while from the eastern limit on the St. Lawrence to the western limit near Lake of the Woods, it is about 1,000 miles. The southern limit is just south of the 42nd parallel of latitude, approximating that of Chicago. Its northern limit is beyond the 52nd parallel, which is two degrees north of the City of Winnipeg. It is larger than the nine north Atlantic States by one-third; larger than Maine, New Hampshire, Vermont, New York, Pennsylvania and Ohio combined.

For the present consideration of the agricultural resources, this Province may be divided into three divisions, viz.:

1st. The old settled area (23,000,000 acres).

2nd. The recently settled area (1,500,000 acres).

3rd. The unoccupied and only partially explored area (16,000,000 acres).

We shall consider these in order:

The rural assessed area of Ontario amounts to 24,500,000 acres, having increased in the past ten years by exactly 1,000,000 acres. This is made up as follows:

Acres cleared	14,000,000
Acres woodland	5,500,000
Acres slashland	2,000,000
Acres swamp, marsh or wasteland	3,000,000

Taking out 1,500,000 acres of recently occupied land in scattered areas, we have left 23,000,000 acres as forming the area of the old settled portion of the Province.

If a line be drawn along the north shore of Lake Huron, due east, it will run a short distance north of Montreal. We have, therefore, the old settled portion of the Province of Ontario forming a triangle; the south-eastern side of which is Lake Erie, Lake Ontario and the River St. Lawrence; the western side, Lake Huron and Lake St.

Staircase, Royal Bank, Toronto.

Clair; and the northern side, the 46th parallel, taking in the north shore of Lake Huron, Lake Nipissing and the Ottawa River.

Not all of this triangle is agricultural land. Within it is the large Provincial Park Reservation, Algonquin Park, together with a considerable amount of land lying west, south and east of it which is more suited to forestry than to agriculture. This old area was settled by a mixed population between the years 1783 and 1860. After the clearing of the forest the growing of grain naturally became the chief occupation of the farmers. Gradually, however, live stock were introduced, and following it, in the rapid development, came dairying. Down to 1890 the products of the farmers consisted to a large extent of grain crops, with some dairy products and some other animal products. As an outcome, however, of the McKinley tariff, which practically prohibited the exportation of barley, sheep, eggs, horses, etc., to the United States, the agriculture of Ontario was forced, in self defence, into new lines; that is, to the production of more finished products to be sold in the only great market then left to them, namely, that of Great Britain.

It took some few years to adjust methods to the new conditions. By 1896, however, a new agricultural system had been worked out for the larger portion of the Province. The result of that change may be seen in the following statement:

PRODUCTION OF ONTARIO FARMS.

	1896.	1906.
Beef	$12,000,000	$27,200,000
Bacon and Pork	10,000,000	22,500,000
Cheese	9,000,000	15,000,000

The above table shows that in three products—beef, cattle, hogs and dairy cattle—there has been a material increase. In other words, instead of selling the soil products in the form of grain, the Ontario farmer of recent years has been selling his products in the form of beef, bacon and cheese, with the result that there is now in operation in this old settled area an agricultural practice which tends to the preservation of the fertility of the soil. In other words, that the natural soil resources are being conserved.

The following statement shows the steady increase in the numbers of live stock kept upon the farms of Ontario, the only noticeable exception being that in the case of sheep:

Horses—The number on the farms has increased from 611,241 in 1898, to 639,581 in 1903, to 726,471 in 1908.

Canadian National Exhibition. In the Horse Ring.

Cattle—Milch cows have increased from 956,000 in 1898, to 1,051,108 in 1903, to 1,113,374 in 1908.

Swine—1,640,787 in 1898, 1,977,386 in 1903, 1,816,763 in 1908. Owing to the fluctuation in market prices the number had dropped from 1907 by 230,000.

Poultry in ten years have increased from 9,084,273 to 12,285,613 in 1908.

Sheep show a falling off from 1,677,014 in 1898 to 1,043,898 in 1908.

Values of farm live stock sold or slaughtered: 1896, $29,750,000; 1906, $61,500,000

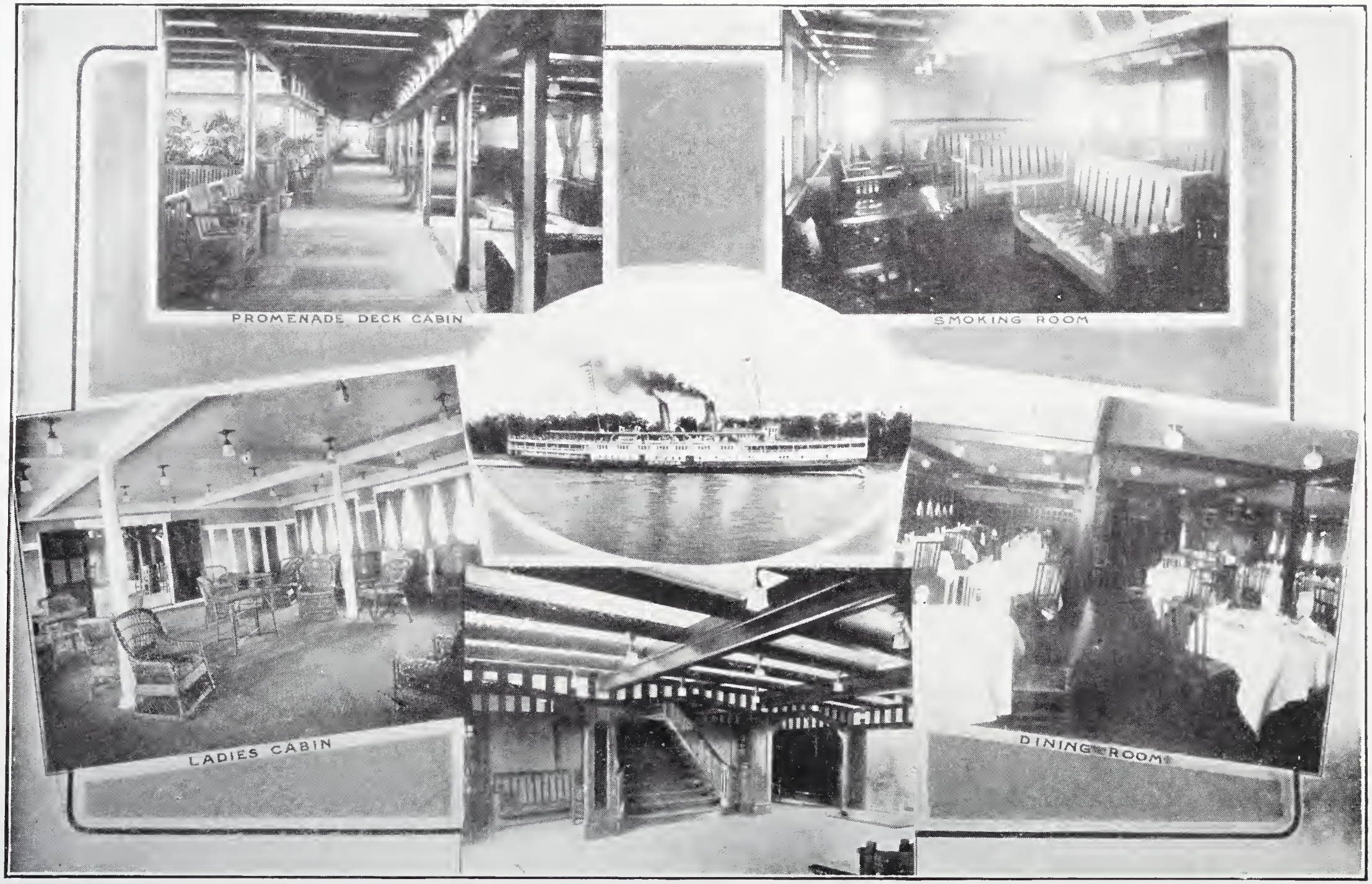
The total value of the live stock on the farms of the Province shows an increase from $104,000,000 in 1898 to $189,500,000 in 1907.

In addition to the increase in the value of the live stock, we have corresponding increases in the value of the lands, buildings and implements. The total value of farm property in the Province was $923,000,000 in 1898; in 1907 it was $1,222,000,000.

During the last ten years there has been a very decided increase and improvement in the production of fruits, vegetables and special crops, which has been accompanied by a very marked increase in the value of lands devoted to such purposes. These values, of course, are determined by the increasing values of crops produced upon this land, and the inference may be fairly drawn that such land has not been depreciated in soil fertility, but has, by proper handling and fertilizing, been improved in soil fertility.

Two important lines of work may be referred to here in connection with the handling of lands within this area. There are considerable areas more or less unproductive because of lack of drainage. During the past three years a special line of instruction has been carried on under the direction of the Ontario Department of Agriculture, in assisting and encouraging farmers to drain such lands. This is done through the lately created Department of Physics in connection with the Agricultural College. This Branch in 1908 made one hundred surveys on as many different farms in the Province of Ontario and prepared plans for the drainage required, in order to bring land into a fit state for cultivation. The object of this work is to give such instruction as may lead farmers to utilize what has hitherto been waste land or land only partially productive.

The other line of work is that of reforestry in connection with farm lands. This, it should be understood, is to be kept in clear contrast with the large scheme of forest reserves which applies to the



Steamer "Cayuga,"
Niagara Navigation Co., Limited.

Crown lands that have been, are being, or may in the future be lumbered over. For a few years past the Department of Agriculture, through its Forestry Branch, has been endeavoring to encourage farmers to plant those portions of their farms which are least suitable for grain growing or pasture, and plans are in preparation which will supply material to the farmers at a minimum cost. Here and there throughout the Province there are considerable areas which at one time carried fine forests. These forests have been cut away, the land has been cropped more or less, and when the soil is of a very light nature, it has run out leaving sandy stretches which have had to be abandoned as farm land, or which are now producing a very small return. The Ontario Department of Agriculture has commenced a system of local municipal forest reserves. The lands are bought in at very low rates. Where there are trees, these are being carefully protected from fire and the running of live stock; where there is little or no tree growth, seedlings will be set out from the Government nurseries. It is expected that within a few years blocks of municipal forest reserves will be established in different parts of the Province varying in extent from five to twenty thousand acres each. It may be found advisable to take in even larger areas. Up to the present time the Forestry Branch of this Department has surveyed and examined about 125,000 acres of land in the old settled portion of the Province suitable for this purpose.

To sum up, the present tendency of the agriculture of this area is to put back into forest growing, land which has been over-cropped, and is now run-down and unsuitable for agricultural purposes; to bring into productiveness by draining, land which is now low-lying and too wet, and to develop still further upon the farms of the Province the keeping of live stock and the production of beef, bacon, butter, cheese, fruit and special crops; so that it may be considered as fairly conclusive that the general tendency is towards the preservation and conservation of the soil fertility in this area.

The second area is that of newly settled lands lying in Northern Ontario, but mainly on the south side of the height of land. These are scattered; one block is in the Rainy River country adjoining the State of Minnesota; another is in the vicinity of Lake Temiskaming; others are along the north shore of Lake Huron, etc. In these sections agriculture as yet has only a divided interest, the settlers being concerned partly in the production of lumber and pulp wood and partly in the cultivation of their fields. The soil is quite rich, and the aim is to encourage settlers to introduce live stock at as early a

Canadian National Exhibition. Parade of Clydesdales.

period as possible so that there may be no depletion of the soil. These areas will in the aggregate make about 1,500,000 acres.

The third area is what is generally known as the great clay belt of Northern Ontario. The land to the north of the height of land is drained by a large number of rivers flowing into James Bay. It has been only partially explored. Such explorations as have been made indicate that at least sixteen million acres of land are to be found in a compact area running east and west, and continuing across the boundary line into the northern part of Quebec. This clay belt begins about 420 miles north of Toronto. It runs west by north to a point almost due north of Port Arthur. In width it varies; it will average probably 120 miles. At present it is covered by an unbroken spruce forest which will produce an enormous amount of pulp wood for the settlers. The Grand Trunk Pacific going west from Quebec enters this belt at the boundary line, just at the northern limit of Lake Abitibi. A few miles west of this it joins the northern terminus of the Temiskaming and Northern Ontario Railway at Cochrane, approximately five hundred miles north of Toronto; it then continues west by north running almost through the middle of this belt for a distance of four hundred miles.

The Ontario Department of Agriculture has begun to clear a demonstration farm on the T. & N. O. Railway at a point about thirty miles south of the junction. Already settlers are going in and taking up land as fast as railroad construction proceeds. The soil of the entire belt is clay, overlaid by a layer of vegetable soil varying in thickness. Four-fifths of this clay belt lies between the 48th and 50th parallel. It lies in the same latitude as southern Manitoba. The question that will first arise is as to whether crops can be grown in this belt. The fact that it is in the same latitude as southern Manitoba would lead to the conclusion that, as far as sunlight is concerned, crops can be grown. It is known also that first-class garden crops have been grown for years at Hudson Bay posts lying within or adjacent to this area. Further, samples of oats and wheat have been brought to the Department grown in this belt in 1908, within ten miles of our demonstration farm. The officers of this Department are quite of the opinion that, with the clearing of the land and such drainage as would be necessary on any other farm land in Ontario, this great belt can be and will be utilized for agricultural production. It may not be a rival of the prairie countries for wheat production, but it has all the indications of being able to carry live stock in large numbers. It has some advantage over prairie country in that it is well wooded and well watered.

Huge Tracts of Woodland and Timberland
are Annually devastated by Fire.

The Relation of Forestry to Commerce

By A. H. D. ROSS, M.A., M.F.,
FACULTY OF FORESTRY, UNIVERSITY OF TORONTO

IN the past our forests have been our greatest source of wealth, and only slowly does it seem to dawn upon the public mind that their loss, without adequate restoration, will be the deadliest imaginable blow to our future progress and prosperity. Hitherto they have been regarded by the pioneer as a foe, by the lumberman as a source of wealth, and by the Government as a means of revenue. During the last five years, the average annual revenues derived from the forest lands controlled by the Federal and Provincial Governments have been as follows: Dominion lands in Manitoba, Saskatchewan and Alberta, $335,289; Ontario, $2,082,878; Quebec, $1,217,795; British Columbia, $463,077; New Brunswick, $230,098; Nova Scotia and Prince Edward Island, not stated. This gives a total of $4,329,137—say four and a half million dollars for the whole Dominion—which is another way of saying that our taxes have been reduced by four and a half million per annum.

Of sawn lumber alone, Ontario produces an annual average of 1,335 million feet, board measure; Quebec, 1,292 million; British Columbia, 657 million; Nova Scotia, 294 million; New Brunswick, 291 million; Dominion lands in Manitoba, Saskatchewan and Alberta, 141 million; Prince Edward Island, 6 million—a total of 4,016 million, or exactly one-tenth the amount of lumber sawn in the United States in 1907. To this we must add 392 million feet for railway ties; 200 million for bridges, trestles, culverts, etc.; more than a million cords of pulp wood; and at least ten million cords of firewood—thus bringing the annual consumption of lumber, fuel and other forest products to about fifteen and a half billion feet. This is an average of 2,818 board feet (or 235 cubic feet) for every man, woman and child in the Dominion. For lumber alone the average is 730 feet.

Some notion of the value of the forest products exported from Canada may be gathered from the fact that in the year 1908 we sent out of the country, lumber valued at $33,154,343; pulpwood, $4,655,371; shingles, $2,547,985; square timber, $1,830,701; saw logs, $699,138; railway ties, $654,521; poles, firewood, etc., $871,239—making a total of $44,416,298. The value of manufactured wood products is given at $5,091,230; thus bringing the total value of ex-

ports up to the enormous sum of $49,507,528. From these figures it will be seen that there is an intimate relation between forestry and commerce.

The fact of the matter is, that throughout the whole civilized world the present consumption of wood is greater than the normal production of the accessible forests. With the rapidly disappearing supplies of timber in North America and the extension of international trade, a world price for wood products will soon be established. Sir Dietrich Brandis, the founder of the present system of forestry in British India, says, "From now on, the prices of timber are bound to rise, and it is for you in Canada to seize the opportunity to lay the foundation for a magnificent future development of your forest wealth." Dr. Wm. Schich, the leading English authority, says, "The great standby for coniferous timber will be Canada, *provided her Governments do not lose time in introducing a rational management of her forest areas.*"

The object of practical forestry is to make the woodland areas render service to man in such a way as to increase rather than diminish

Moving Sand Dunes.
The result of removing the forest cover
from a non-agricultural soil.

their usefulness. This means cutting timber in such a way as to secure strong and abundant reproduction of the most useful kinds of trees; providing the proper amount of growing space for each tree; having a regular supply of mature timber; and protecting the growing crop from fire, timber thieves, over-grazing, insect enemies, fungous diseases, etc. The greatest menace of all is fire. In Europe they say, "It is only Turks and Americans (including Canadians) who burn the forest." All over Canada, huge tracts of woodland and timberland are annually devastated by fire, involving the loss of millions of dollars' worth of property, which might be easily avoided by the exercise of a reasonable amount of care on the part of settlers, prospectors for minerals, river drivers, railway employees, hunters, surveyors and others, who have occasion to use fire in or near the woods. During the nineteenth century, more than half our forests have been swept away by fire, uselessly and needlessly. Enough lumber to build whole cities, ties enough to support complete railway systems, and enough fuel-wood for the entire population of the Dominion are annually destroyed by fire. Will the close of the twentieth century find the destruction more surely and completely established, or will it find the forests clothing the rocky hills and valleys with their beautiful verdure—well ordered, productive, abounding in wealth for the State, furnishing the needs of Canada and the regions beyond, supporting a hardy and intelligent people, forming a shelter for the wild animals and equalizing the flow of water in our magnificent rivers?

In its natural condition, the forest floor is admirably fitted to receive large supplies of moisture, to hold it for a lengthened time and to part with it at intervals well calculated to equalize the stream flow. When it is remembered that the water powers of Canada are estimated to equal forty per cent. of the total water power of the world, that they are most abundant in the regions where coal does not exist, and that electric energy is to be the great motive power of the future, it is at once evident what infinite possibilities lie before us in the way of developing electric energy for industrial and traction purposes. With the cheap production of electricity for metallurgical purposes our vast mineral resources will be speedily developed, and with the electrification of our railways through forested areas, the fire peril will be very largely reduced. It must be remembered, however, that the efficiency of a stream is measured by the amount of water flowing in it at the time of its lowest level, and that the levels can only be kept up by retaining the forest cover on the non-agricultural lands—which in most cases are also the lands near the sources of the streams. The maintenance of the water levels is also important for

transportation and irrigation purposes. Everyone acknowledges the superior economy of water transportation and its effectiveness in the promotion of commerce. It also has the advantage of limiting the consumption of such non-renewable resources as coal and iron.

Thus it appears that the preservation and wise use of our magnificent forest areas is imperative if we are to fully develop our material resources and extend our commerce. A prosperous nation cannot be built up in a desert, nor on the other hand can a people continue in power and influence when the territory from which they draw their sustenance shall have receded into barrenness. The evils which have overtaken other lands, as the result of the disappearance of their forests, can only be averted by the adoption of a far-sighted, aggressive and business-like policy based upon an adequate, scientific and practical grasp of the whole situation in all its aspects.

Natural regeneration on an abandoned Sand Farm.

Fire Waste

JOHN B. LAIDLAW.

THE Journal of Commerce of New York has for a number of years kept very careful records of the losses by fire in the United States and Canada, compiling totals each month and also making recapitulations for each year.

The figures for the last five years are as follows:

	1904	1905	1906	1907	1908
January...	$ 21,790,200	$ 16,378,100	$ 17,723,800	$ 24,064,900	$ 29,582,000
February..	90,051,000	25,591,000	18,249,350	19,876,600	18,489,700
March....	11,212,150	14,751,400	18,727,750	20,559,700	16,723,300
April.....	23,623,000	11,901,350	*292,501,150	21,925,900	26,669,600
May.....	15,221,400	12,736,250	16,512,850	16,286,300	15,181,150
June.....	10,646,700	11,789,800	13,950,650	14,765,000	19,512,000
July.....	11,923,200	13,175,250	12,428,050	18,240,150	15,323,750
August....	9,715,200	11,435,600	9,641,600	20,248,000	23,123,000
September.	14,387,650	13,715,250	10,852,550	11,448,400	21,431,400
October...	12,866,200	12,267,000	13,872,450	13,350,350	22,722,850
November.	11,515,000	16,178,200	16,248,350	19,122,200	15,834,350
December.	19,422,350	15,276,600	19,001,450	15,783,750	14,629,750
Total...	$252,364,050	$175,195,800	$459,710,000	$215,671,250	$239,222,850

*Including the San Francisco conflagration.

It will be noted that the conflagrations of Toronto and Baltimore greatly swelled the losses in the months in which they occurred in 1904, and the conflagration in San Francisco the figures of the month of April, 1906.

The very serious feature of the figures lies in the continually increasing normal amount of loss, which grows month by month, the total losses in 1908 exceeding those of 1907 by $23,000,000.

It has been pointed out that in the City of Berlin, Germany, with a population of 3,000,000, there is an annual fire loss of $150,000 a year, while in the City of Chicago with 2,000,000 there is a fire loss of $5,000,000 a year. This, of course, is an exceptional case, but on the whole the losses in European cities are only about one-tenth of what occur in cities of the same size in the United States or Canada. It is little wonder in view of this, that Fire Insurance Companies are not very successful in accumulating large assets out of their fire business, and also that the rates they have to charge are felt to be high.

The business of the Fire Insurance Companies is to distribute as equitably as possible the losses of the individual over the general public, and it goes without saying that they must collect sufficient

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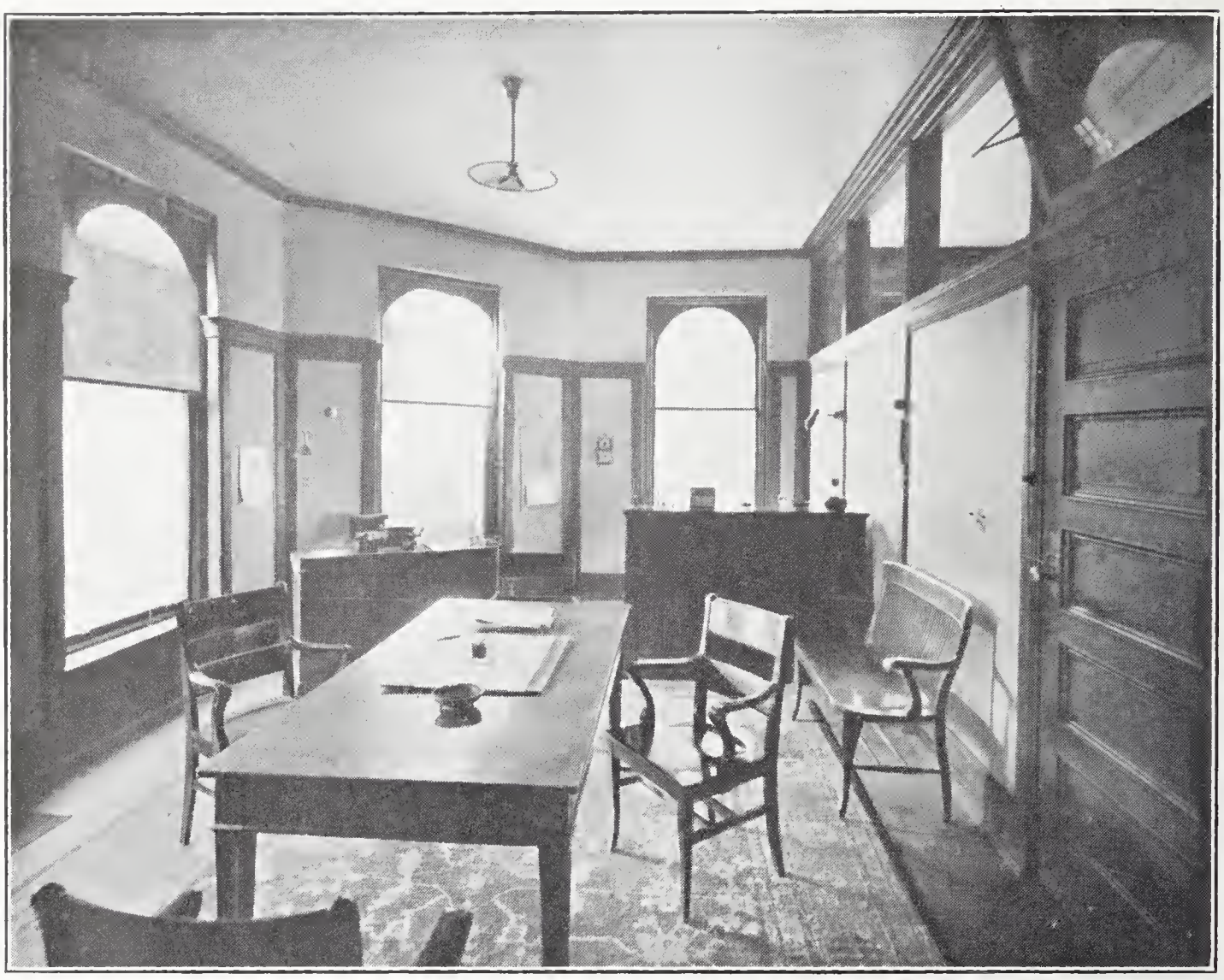
premiums to pay the losses and expenses of doing business and a fair return upon the capital invested in the Companies. Capital invested in Fire Insurance stocks is subject to unusual perils, and during the last few years shareholders of many Companies have been obliged to pay in very large additional sums in order to meet the obligations of the Company, and preserve the good-will of the business and the organization which had been established.

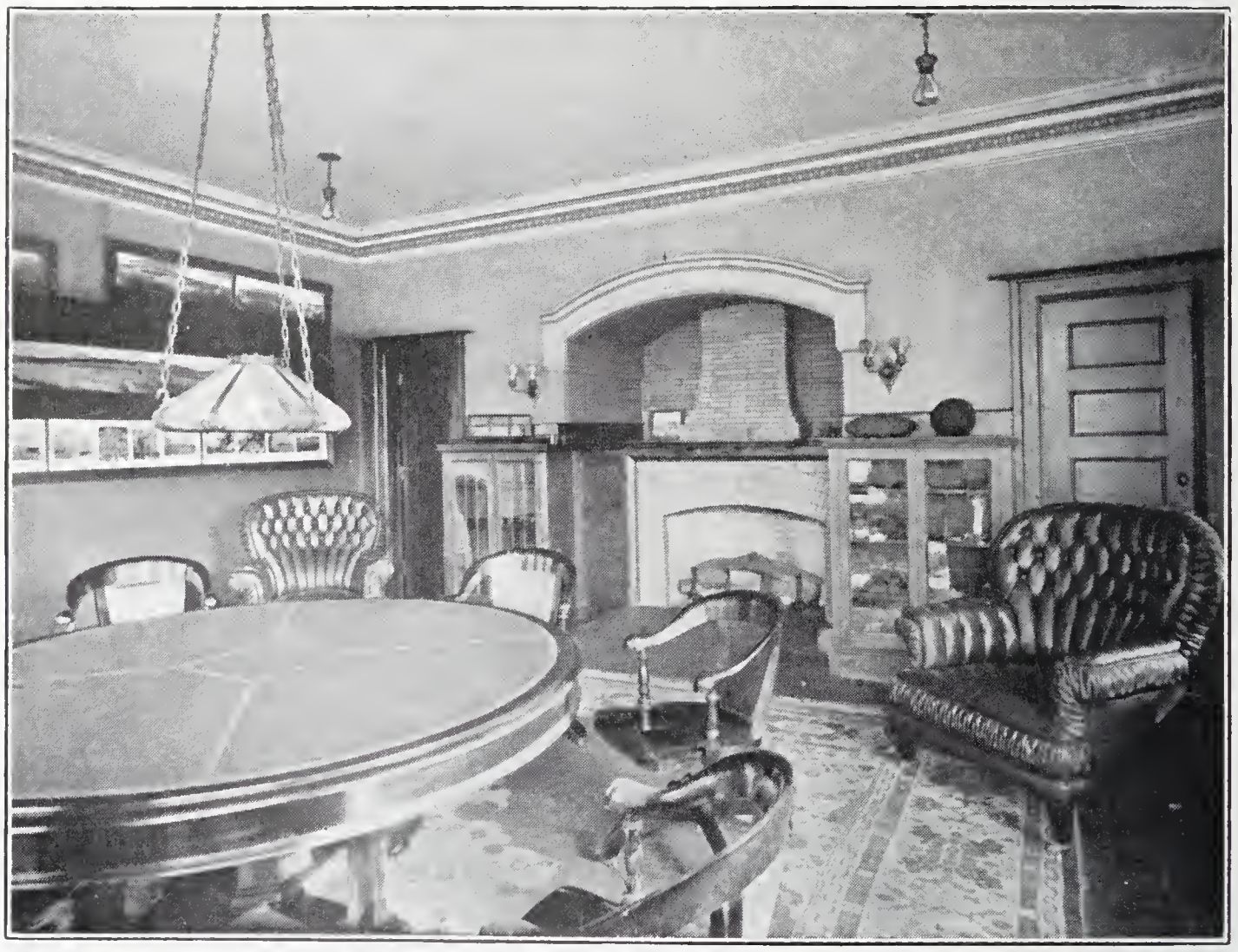
For a good many years the Fire Insurance Companies have recognized that their best interests lay in the direction of reduction of the cost of the loss by fire, and they have spared no efforts in representing to municipalities the necessity of improving appliances or in having their existing appliances keep pace with the growth of the municipality, and further, in urging upon the individual the advantages of altering his business premises to make them less hazardous, and if he were erecting a new factory or warehouse, giving him information so that he could construct his new premises as safely as possible, and offering at the same time if he does so, to insure him at the lowest possible rate.

Fire Insurance Companies, through their Associations, employ experts to give anyone about to build the best and latest information available on the subject. They also employ Inspectors to see that the fire appliances which have been introduced are kept in an efficient condition, and that the fire appliances of the cities or towns are not allowed to become neglected, but are kept ready for use when an emergency arises. They also have undertaken inspection of electric wiring in business premises, and in these various ways are doing all they can to keep down the fire waste of the country. It would help greatly to this end if every insured would recognize that his interests lay in cordial co-operation with the Insurance Companies in this direction, and that he should give most careful heed to every suggestion which may be made to him by those who make a study of the fire waste.

In Toronto the high-pressure system has recently been completed and brought into operation. This is recognized as the most modern and up-to-date method of coping with the danger of conflagration in central city districts. Just how valuable it will prove to be can only be determined by actual experience in the years to come, but it is certainly a great step in the direction of providing the machinery to cope with any and all fires that may break out in the business section.

Toronto has wide streets, but unfortunately has many narrow lanes, and with the increase in business it is found that in many cases buildings of five or more stories in height are carried through





Gutta Percha & Rubber Manufacturing Co.

1. Secretary's Office. 2. Board Room.

from the streets to the lanes at their full height, with the result that the lanes have now become very narrow streets, fronted on both sides with rows of high buildings. It was just such lanes that caused the conflagration of 1904, and while in many cases the windows of warehouses fronting on these narrow lanes have been protected by wired glass and the use of water curtains, a great deal still remains to be done.

In the installation of water curtains, it would be an excellent thing if all the property owners in a block were to combine and install one complete system of piping for all the buildings on both sides of the lane. A chain is no stronger than its weakest link, and the present haphazard method leaves a great many unprotected links.

There are other ways, of course, in which property owners could co-operate with their neighbors, but if the efforts were commenced in regard to the protection of the windows fronting on the narrow lanes, it would probably be followed by a concerted effort to cope with other hazards. The reduction in insurance rates would certainly provide a very handsome dividend upon any expenditure so incurred.

Let us hope that Toronto will never again experience such a visitation from fire as occurred on April 19th, 1904, and that our merchants will be permitted to proceed with the up-building of their business and the business of the city as a whole.

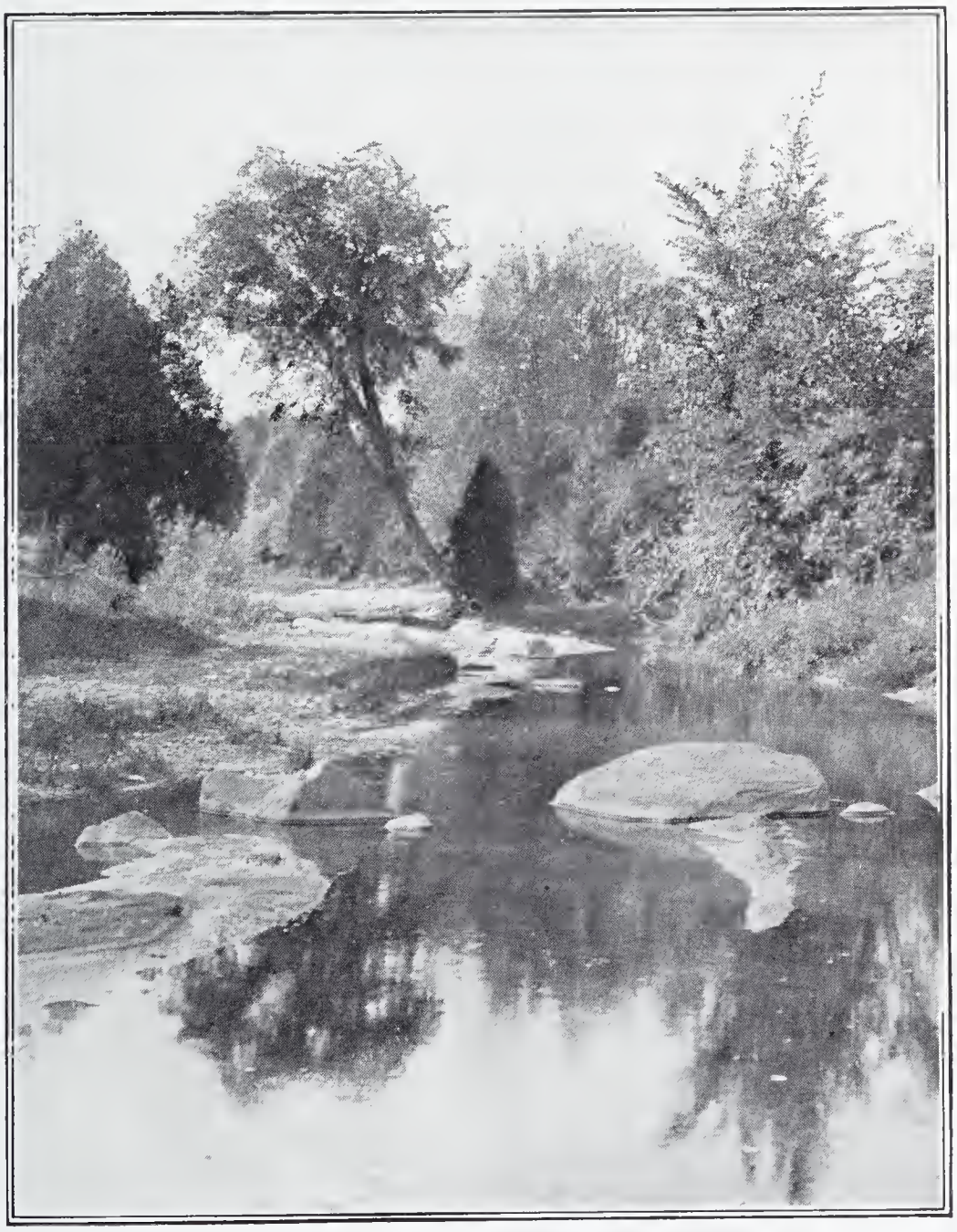
The Fire Commissioner of Ohio has taken a very advanced stand in carrying out the duties of his office, and has considered that he should not confine his duties merely to an investigation of the fires as they occur and the tabulation of them, but that he should also devote his efforts to draw the attention of the public to the enormous fire waste, the necessity of coping with it, and suggesting to the public various methods by which this can best be accomplished. By the issuance of bulletins, which are extensively copied in the daily press, he has succeeded in drawing the attention of a great many to the fire waste and the necessity of stopping it. He has also arranged for the publication of two Primers, one for the lower classes and the other for the higher classes in the public schools, and had an Act passed that at least one-half hour each week shall be devoted by the teacher in all schools, to the reading of extracts from these Fire Prevention Primers, and possibly a short talk from the teacher to supplement.

This effort cannot fail to have a very marked effect upon the rising generation. Already there is a diminution in the fire losses in Ohio, and it would seem that the work of the Fire Commissioner is very quickly bearing fruit.

Wellington Street West

The Province of Manitoba recently appointed a Fire Commissioner who is endeavoring to follow in the footsteps of the Commissioner of Ohio, and it is to be hoped that it will not be long before the Ontario Government adopts the recommendations which have been made to appoint a similar official for this Province.

There are some Fire Commissioners who take such a perverted view of their duties that they render no assistance in the warfare against the fire waste, and if an official is appointed in Ontario, it is to be hoped that the Government will be careful to see that the powers and instructions given him will permit the development of the work of his office along the lines of fire prevention, rather than merely fire investigation and fire recording.



Don Valley.

Canadian Northern Ontario Railway.

Canadian National Exhibition. Dorset Horns.

The Canadian Climate

R. F. STUPART,

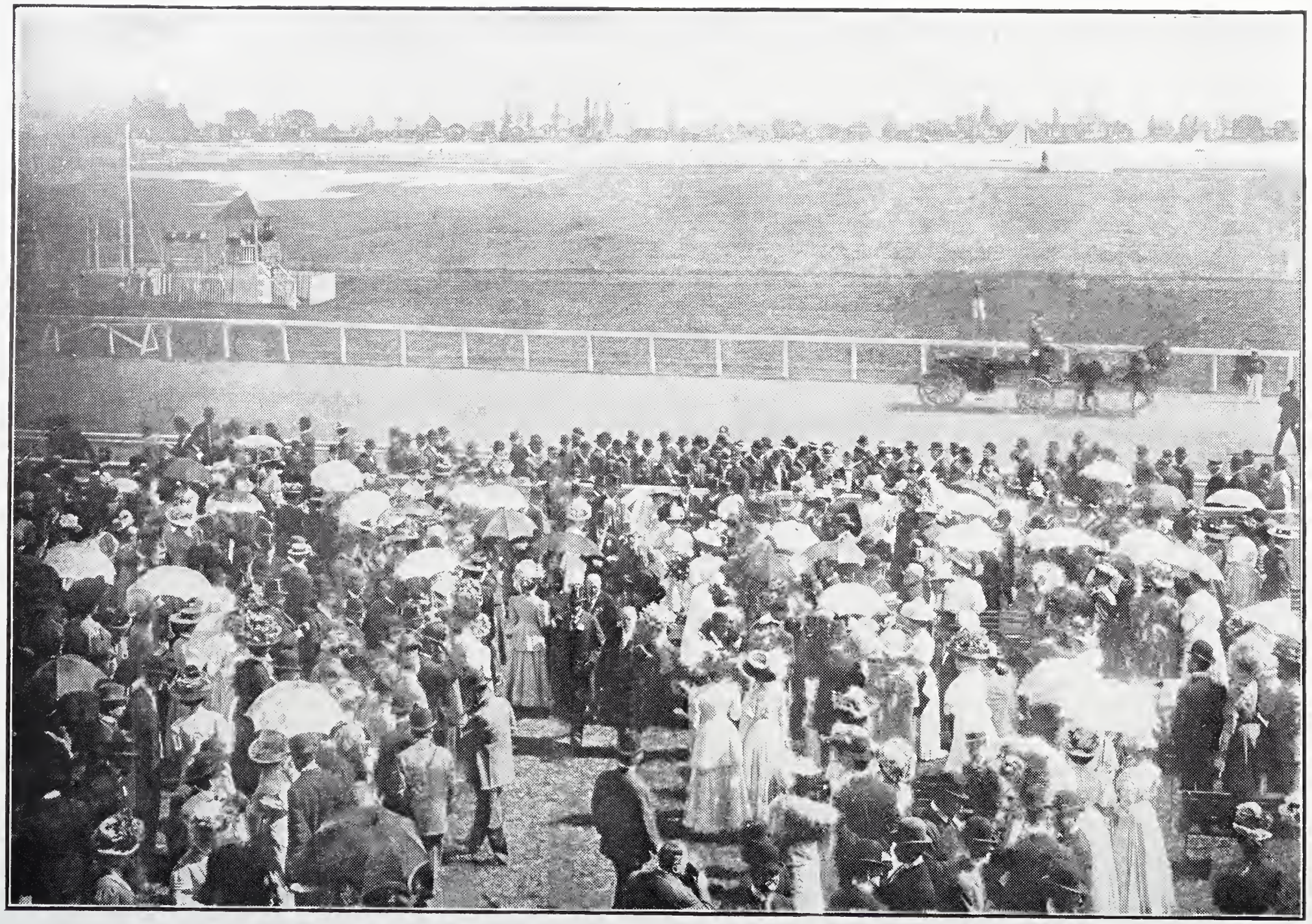
DIRECTOR DOMINION METEOROLOGICAL SERVICE.

CANADA is so vast in extent and so varied in its geographical features that it is not surprising to find that the climatic conditions of the country are most varied and interesting. The northern boundary of Canada is the Arctic Ocean, while its most southerly point is in the same latitude as Rome, Italy. The older Provinces of the Dominion, viz., Ontario, Quebec and the Maritime Provinces, lie wholly farther south than does any portion of Great Britain. Toronto is 550 miles farther south than London, Montreal 418 miles farther south, and Halifax 478 miles farther south, and a large part of Ontario lies between the same latitudes as the south of France and northern Spain and Italy. A portion of the Northwest Territories, a strip 70 miles in width, including parts of Manitoba, Assiniboia and Alberta, are also farther south than any portion of England.

Vancouver Island, in the Pacific Ocean, occupies somewhat the same position in relation to the American continent that Great Britain, in the Atlantic, does in Europe, lying between nearly the same parallels of latitude. The climate, as in all other parts of British Columbia, varies much with the orographical features of the country. The annual rainfall along the exposed western coast of the Island is very great, generally exceeding 100 inches, but in the more eastern districts it is less than half that amount. A comparatively dry period extends from May to September, while copious rains fall between September and March. The mean monthly and mean annual temperatures correspond very closely with those found in parts of England—the summers are quite as long, and severe frosts scarcely ever occur.

On what is usually termed the lower mainland of British Columbia, which includes all parts of the Province that lie at comparatively low levels, with no mountains to the west, the climate is everywhere equable and mild. The spring opens early, the summers are warm, and the winters, which are usually mild and rainy near the coast, increase somewhat in severity with increasing distance from the sea. The mean temperature of January is 40° at Victoria and 36° at Vancouver, and of July 61° at Victoria and 63° at Vancouver.

The change in climate between the west and east sides of the Coast Range is decidedly abrupt. The Pacific winds are deprived of



Opening Day at the Woodbine.
President Seagram escorting the Governor-General.

much of their moisture in ascending the western slopes of the mountains, and the air flows eastward or is drawn down to lower levels, becoming drier and warmer; hence the interior plateaus between the Coast and Selkirk ranges possess a relatively dry climate; the summers are warmer and the winters colder than on the lower mainland. The cold of winter is, however, scarcely ever severe, and the hottest days of summer are rendered pleasant by the fact that the air is dry and the nights are cool. In all the lower levels of British Columbia, March is distinctly a spring month, and in the more southern divisions the mean temperature of April corresponds very closely with that of the same month in England, while the summer may be very well compared with that of southern Ontario, except that the air is much drier and the rainfall is scant. In the more mountainous region of East Kootenay the winters are colder again, but even here the summers are warmer and the winters not so cold as in St. Petersburg.

In the Western Provinces spring usually opens a little earlier in southern Alberta, near the mountains, and in south-western Saskatchewan than it does farther east; but after early in May the more eastern districts become the warmer, and the average temperature of the three summer months in Manitoba, taking Winnipeg as approximately indicating the climate of the Province, is some 5° higher than during the same season at Calgary and Edmonton. An average daily maximum temperature in April of 53° at Calgary, 52° at Edmonton, 58° at Medicine Hat, and 47° at Winnipeg, show that April is truly a spring month, and spring seeding is usually well under way, or perhaps completed, in that month.

The rapid upward trend of the temperature curve continues during May and June, and the average mean maximum in July is 78° at Winnipeg, 76° at Qu'Appelle, 82° at Medicine Hat, and 75° at Calgary, indicating a not unpleasant warmth, while the corresponding minima show that the nights are pleasantly cool. A fact of peculiar interest in connection with the climate of our Western Provinces is that the summer season in Athabasca and the basin of the Great Mackenzie River is nearly as warm as in Alberta. At Edmonton and Calgary the mean summer temperature is 59°; Dunvegan is 58; Fort Chippewyan 59°; Fort Simpson 57°. The explanation of this lies chiefly in the fact that the insolation—i.e., heat received from the sun—scarcely varies about midsummer between the parallels of latitude 40° and 60°, the larger number of hours the sun is above the horizon in the higher latitudes very nearly balancing the effect of less direct solar radiation, and as after early May the snow has all dis-

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appeared, we find the isothermal lines running nearly parallel with the Rocky Mountains.

The mean annual precipitation in the Western Provinces ranges between 22 inches in eastern Manitoba and about 15 inches in the southern parts of Saskatchewan and Alberta; but it is a feature of prime importance, that in Manitoba fully 50 per cent. and further west a still greater percentage of the precipitation falls as rain between May and August, and that June is the month of heaviest rainfall; just the very period when moisture is required by the growing crops.

The average snowfall of Manitoba ranges between 45 and 52 inches, and while the ground is usually well covered from December to March it is seldom that the depth is great. Somewhat similar conditions obtain further west, except that from about Swift Current westward to Macleod and then northward to Red Deer the ground is very frequently bare during most of the winter.

Ontario with an area of 222,000 square miles, has its most northern point in latitude 52°, a little farther north than London, England, and its most southern point in 41° 40′, a little farther south than Rome. It forms the northern and eastern shore line of four of the Great Lakes of America—Superior, Huron, Erie and Ontario—and its western limits are nearly a thousand miles from its eastern confines; truly a magnificent territory. Its northern districts, rich in forests and minerals, have a colder climate than its southern districts, where the peach and grape ripen as readily as in southern France, under skies scarcely less sunny and in latitudes the same as northern Spain.

The mean summer temperature of the Hudson's Bay slope and districts north of Lake Superior differs as much from that of the southern counties near Lake Erie as does the summer temperature of the Baltic Provinces of Russia differ from that of France. The mean temperatures June-August at Abitibi, Moose Factory, Martins Falls and Port Arthur all lie between 58° and 61°, while in the Niagara Peninsula and westward to the Detroit River they range from 68° to 71°, corresponding very closely with the mean temperatures of the central provinces of France. In comparing the climate of our Canadian Provinces with that of parts of Western Europe it should be borne in mind, however, that in Canada, exclusive of British Columbia, spring does not set in as early as in Western Europe, where by the 1st June vegetation is more advanced than in Canada.

The annual precipitation of the whole of Ontario lies between 30 and 40 inches, which is fairly evenly distributed throughout the year; in summer, however, the rain generally falls in thunderstorms, and cloudy, wet days are of very rare occurrence.

The Royal Canadian Yacht Club, Island Park.

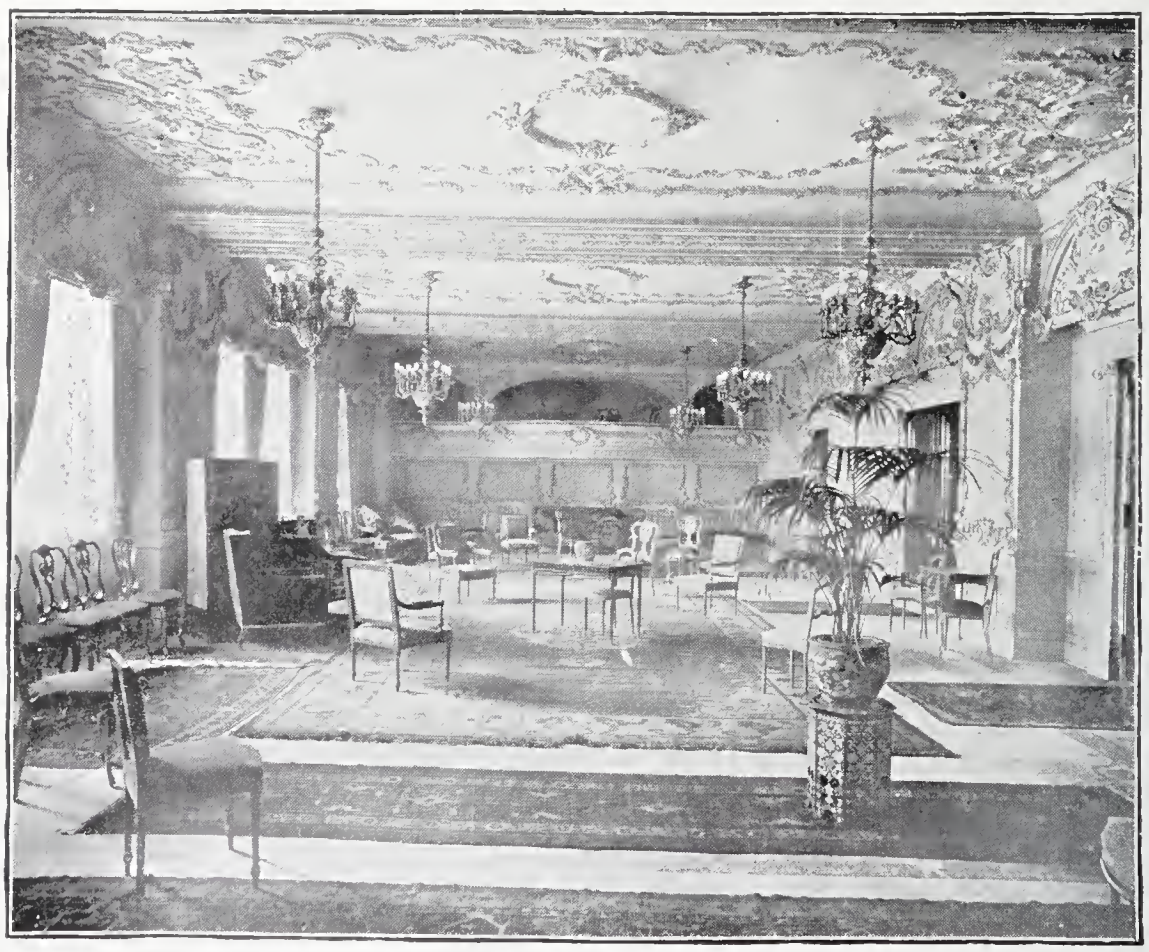
The summers in western Quebec are as warm as in western Ontario; in July the 70° isotherm passes not far south of Montreal, the 65° line passes through Quebec City, and most of the Gaspe Peninsula has a mean temperature somewhat below 60°. The winters are cold, but dry and bracing, and may very fairly be compared with those of St. Petersburg and Moscow. Zero temperatures, while not infrequent, are not the rule, and it is only on a few occasions in each winter that exceedingly cold dips are experienced. The third week in April sees the trees along the St. Lawrence budding, and it is not until late in November that the last red sear leaves fall.

The opening of spring in the Maritime Provinces is usually a little later than in southern and western Ontario and the Northwest Territories, and somewhat earlier than in the lower St. Lawrence Valley; on the other hand, the summer lingers longer, especially in the Annapolis Valley. The summers are, as a rule, not quite so warm as in Western Canada, great heat being seldom experienced, except very occasionally in the inland stations of New Brunswick. The average precipitation of these Provinces is between 40 and 45 inches, except along the southern coast line of Nova Scotia, where it is nearly 10 inches greater.

A trip through the Annapolis Valley in Nova Scotia in October will amply repay the tourist, as nothing can be conceived more beautiful than the gorgeous autumn tints which everywhere enhance the loveliness of the landscape; but whether in the land of Evangeline or in the region of the great fresh-water seas which lave Ontario's shores, the unbiased observer must admit that in truth the most salient feature of Canada's climate is not the cold of winter, but the perfection of the summer and autumn.

The whole of Canada, except the region near the coast in British Columbia, is favored with more sunshine than any portion of Great Britain, Germany, Holland or Northern France. Nearly all parts of the Dominion have an annual percentage of over 40, and a summer percentage of between 53 and 59, whereas it is only in the more southern parts of England that a normal annual percentage of 36 is reached, and the summer figures, while in a few instances up to 50, are more generally between 35 and 45. At German stations the August maximum averages under 50 per cent., and in a few cases reaches 52. In the south of Europe much higher values are obtained: Vienna, 54; Zurich, 57; Trieste, 66; Lugano, 67; Rome, 75; Madrid, 84. These figures show that it is only the southern parts of Europe that have more sunshine than Canada.

A Peep into the Royal Suite,
King Edward Hotel.



The Louis XV. Room, King Edward Hotel.

White Coal

And Its Importance to the Province of Ontario

HOW many of us, who visit Niagara Falls annually, ever give a single thought to the enormous value of this World's Wonder from a commercial standpoint. When it was suggested that this great power producer should be used for commercial purposes, a fear was expressed that Canada's beauty spot might be impaired. Thanks to the wisdom of those gentlemen who handle the power of this Province, all its beauties have been conserved, and the very producers that were feared would become eye-sores have proved points of the greatest interest to visitors.

Below will be found excerpts from Professor Reginald A. Fessenden's report to the Ontario Power Commission, setting forth the capabilities of our great inexhaustible White Coal Mine.

"Cheap power is the most important factor in the industrial development of a country or province, and cheap power means water-power, for power can be produced hydraulically under favorable circumstances at a small fraction of the cost of producing it by steam. This condition is likely to obtain until some means is invented of deriving energy direct from the sun's heat, and at present there is no immediate prospect of this. Moreover, the difference in cost between hydraulic power and steam power will probably be considerably accentuated within the next fifty years, on account of an increase in the price of coal, since there is little prospect at the present time of any considerable increase in the thermo-dynamic efficiency of heat engines.

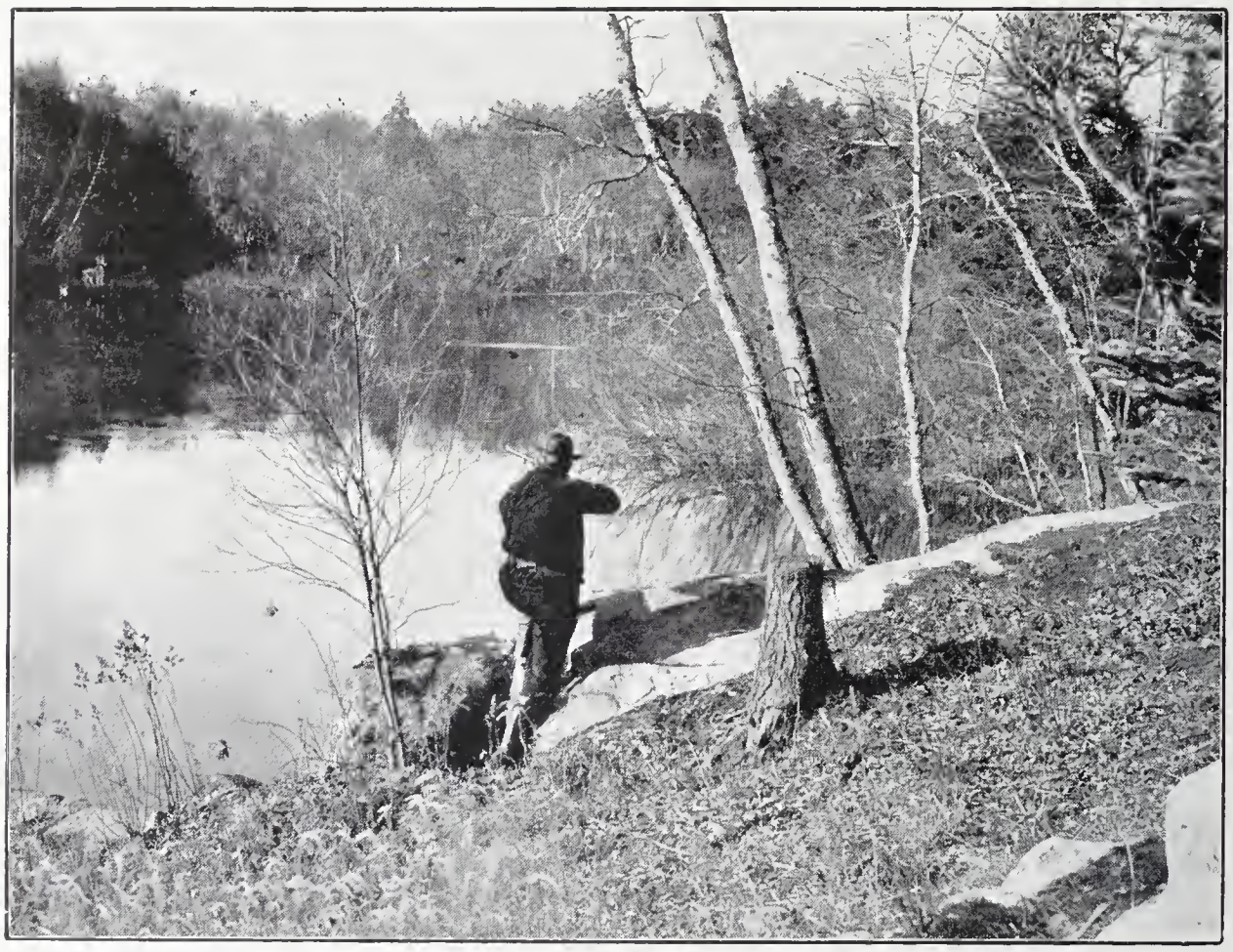
"Although the use of water-power antedated the steam engine, this use was limited even after the manufacture of steel was sufficiently advanced to furnish the necessary machinery, because the power could not be distributed. Therefore for many decades cheap power meant cheap coal and it is only recently, since the perfection of means for distributing power electrically, that water-power has come to the front.

"Short as the time has been it has proved that such countries as Norway, Sweden and Switzerland, heretofore reckoned among the poorer countries, have in their waterfalls a source of wealth more valuable than gold mines, and every indication at the present time is to the effect that these countries will in the near future develop to an extent which twenty years ago would have been considered incredible.

"With the exception of the Dihang in Northeastern India and Thibet, there is no water-power in the world comparable with that

obtainable in the neighborhood of Niagara Falls. This section of the country has in this water-power an asset destined to make it perhaps the foremost manufacturing centre in the world, provided its development is not checked by legislation. Considered as a natural asset the gold fields of the Rand are relatively of small value compared to the value of the water-power of Niagara Falls.

"A source of water-power is valuable to a country both directly and indirectly. Directly, in the actual cheapening of the cost of power; for example, if a manufacturer pays a thousand dollars yearly



On the Magnetawan.
Grand Trunk Railway.

for coal, labor, rent and insurance to produce by steam the power he needs, and he can develop a water-power which will give him the same amount for $250 a year, the hydraulic plant is worth to him $750 a year. Indirectly, if the manufacturer finds that his operations are conducted more efficiently, that his yearly output is larger, that he can deliver his goods to market cheaper, that the ability to obtain cheap power has led other manufacturers from whom he purchases supplies to locate near him, and if as a member of a large manufacturing community, he can obtain freight rates and access to markets which as a member of a small manufacturing community he could not get.

"Considering the first of these alone, the direct value of the water-power obtainable from the flow from Lake Erie into Lake Ontario is conservatively estimated at $2,000,000,000.

"It may be advisable to show how this figure is derived.

"Estimates of the flow of the Niagara River vary somewhat, but we may take as the average flow 75,000,000 gallons per minute. Taking the difference of level between the two lakes as 320 feet, this gives a figure of approximately 6,000,000 horse-power.

Grand Trunk Railway. "New Ontario abounds with game."

"Under an adequate development and other conditions such as obtain in a hydraulic plant of this character, a horse-power year can be developed at a cost which is at least from $15 to $70 less than that for which it can be produced by steam. Assuming an average difference of only $20, the annual saving in cost when the full amount of power is developed will be $120,000,000. This represents the interest at five per cent. on more than $2,000,000,000, and the capitalized value of this saving to the people of the Province of Ontario may, therefore, be taken as more than $1,000,000,000.

"The above estimate is a conservative one. In practice the average cost of a horse-power year produced by steam is found to be

The Toronto Hunt Club. Going to Covert.

considerably greater than that assumed, and a value of more than $250,000,000 per annum would be found to be more nearly in accordance with the actual facts.

"To produce this horse-power by steam would require more than 60,000,000 tons of coal each year. This figure is a conservative one, as an actual average of the amount now used per horse-power would give a higher figure. As the average tonnage mined per year per man employed in the coal mines is 600 tons, it will be seen that the present waste represents the labor of 100,000 additional men in the coal mines. Incidentally it represents also an annual loss of 300 lives, and more than 1,000 serious casualties from accidents in the mines.

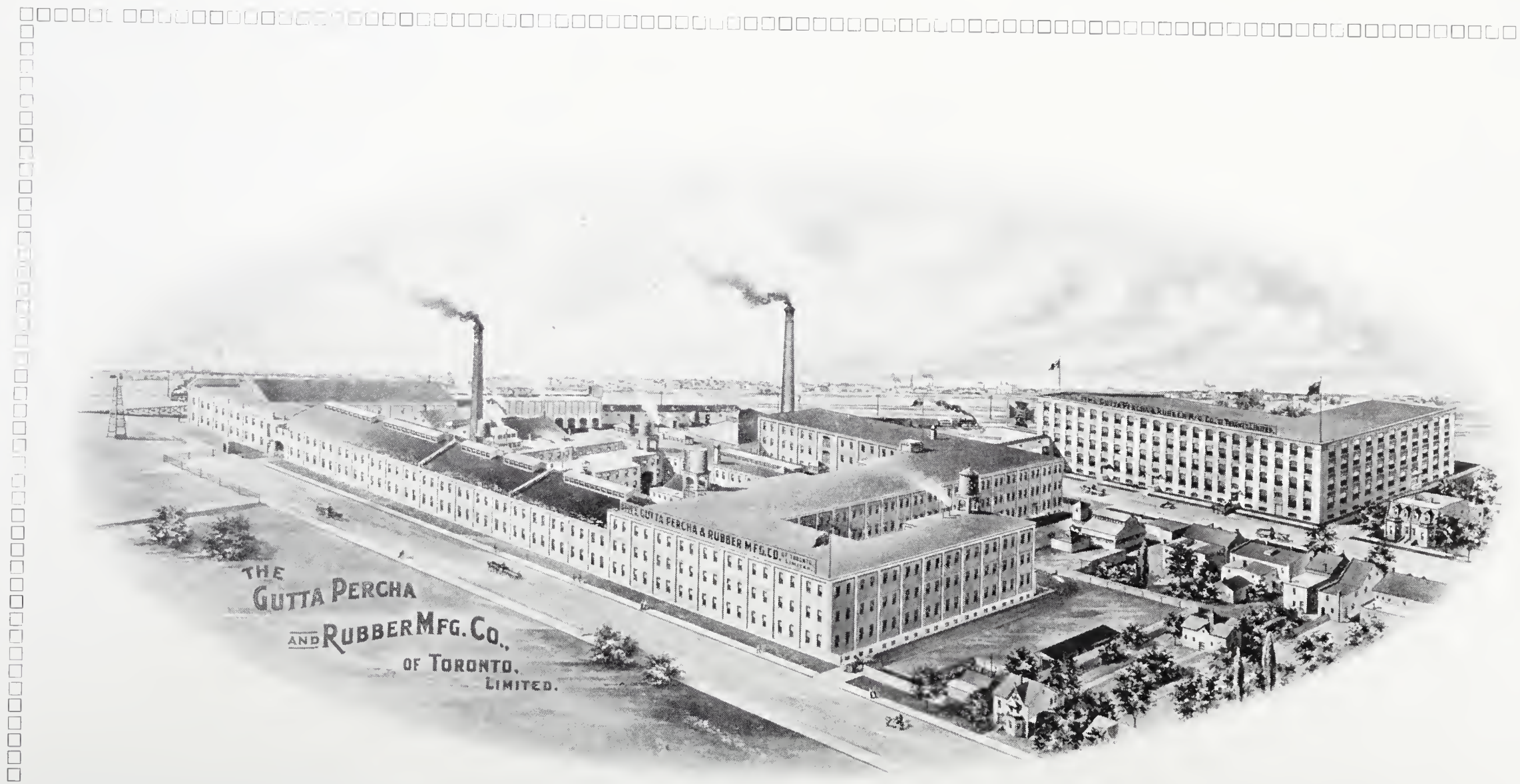
"In the above estimate of the value of this water-power to the Province no account has been taken of the fact that where coal is mined abroad and brought into the country so that the money received by the miners is spent outside the country using the coal, the loss from failure to employ available water-power is much greater. Nor has any account been taken of the great indirect economic gains accompanying the adoption of electricity for power purposes.

"An available head of 320 feet has been taken instead of the head of 160 feet which is actually obtainable at Niagara Falls. A head of 320 feet was taken because there would appear to be no engineering reason why this head could not be obtained by going across the Niagara Peninsula instead of to the Falls. In addition to the much higher head obtainable by going across the Niagara Peninsula and the consequent cheapening in the hydraulic and electric installation, there is the further advantage that to obtain the same amount of power at the Niagara Peninsula only one-half as much water would be needed as at the Falls, and consequently twice as much power could be obtained for the same diminution in the flow of the Falls.

"The matter may be presented in still another light. It is hard to grasp the meaning of such figures as $2,000,000,000, or $120,000,000 per annum, or 60,000,000 tons of coal per annum, or 6,000,000 horse-power.

"When, however, we realize that 6,000,000 horse-power is more than the power of all the steam engines and boilers in the United Kingdom of Great Britain and Ireland, we begin to get an idea of what these figures mean.

"Since the balance of this report was written Mr. G. T. Beilby has published his presidential address on the subject of the Coal Consumption of the United Kingdom. He shows that the entire output of all the steam engines and boilers in Great Britain is ap-


THE
GUTTA PERCHA
AND RUBBER MFG. CO.,
OF TORONTO,
LIMITED.

proximately 5,000,000 horse-power, and that the total annual coal consumption for railways and factories is 66,000,000 tons.

"In other words the water-power derived from the Niagara River is capable, could it be transmitted, of operating every manufacturing establishment and railroad in the United Kingdom of Great Britain and Ireland and at a small fraction of the cost.

The Incidental Advantages of the Use of Electrical Power:

"The employment of electricity carries with it other advantages in addition to that of cheaper power, and these are, in some cases, of greater importance.

"The use of electric power for street railroads and the consequent cheapness and increased rapidity of transport has, by widening out the living radius, contributed greatly to the comfort of the laboring population, and diminished to a considerable extent unhealthy crowding in city tenements.

"In the factories themselves the use of electric motors for driving electric machinery, by doing away to a large extent with pulleys and countershafts, has made machine rooms healthier, cleaner, and better lighted."

Prospect House, Port Sandfield, Muskoka.
Annual Regatta.
Canadian Northern Ontario Railway.

Canadian National Exhibition.

Listening to the Band. Judging Hackneys.

The Canadian National Exhibition

"CANADA AT A GLANCE" is a brief but hardly complete description of the Canadian National Exhibition, which during the past thirty-one years has grown from a comparatively small fair to be the greatest annual exhibition on the continent, and the pride not only of citizens of Toronto, but of all other Canadians as well.

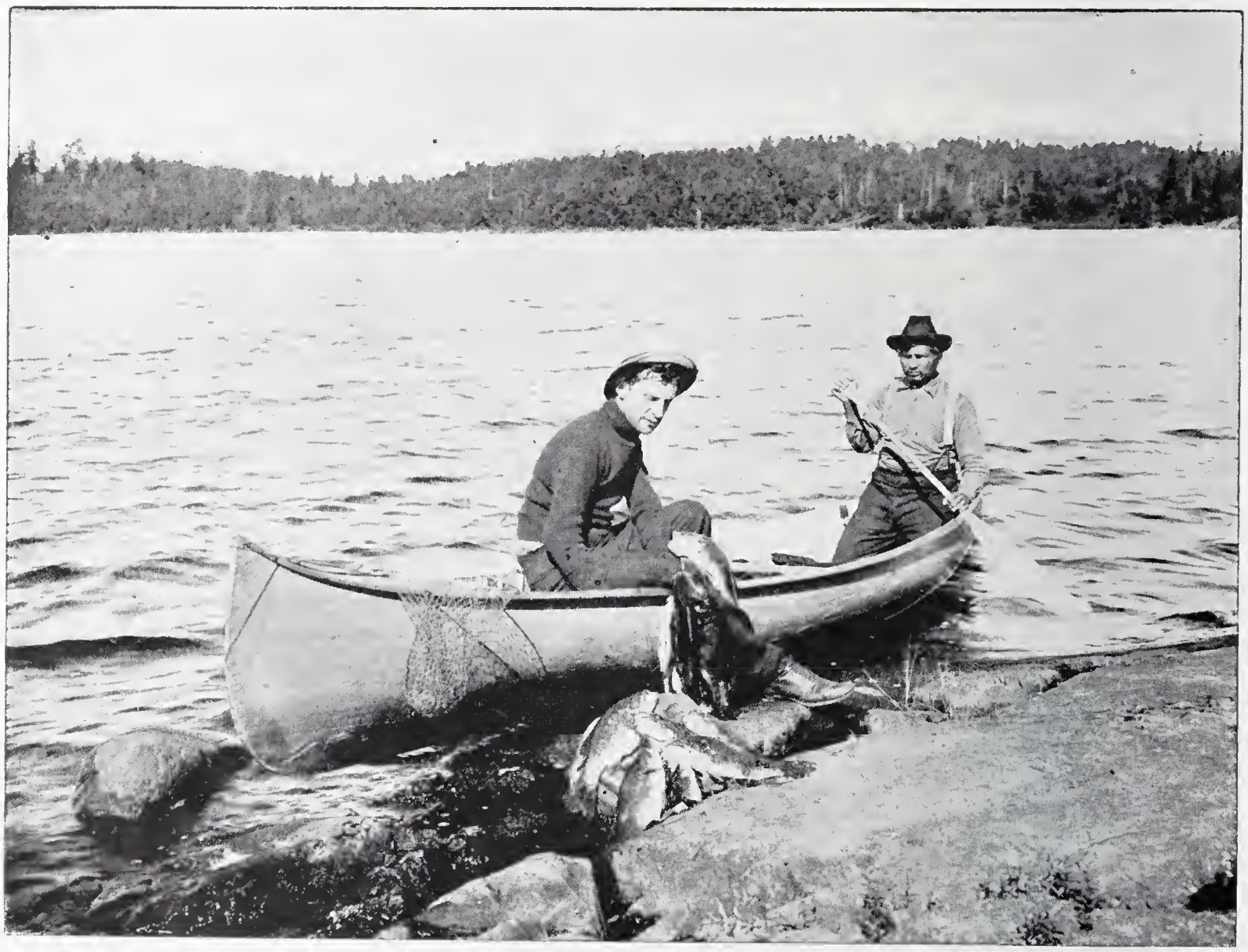
Some one has remarked that a public institution's usefulness may be measured by its progress and prosperity, and taken by this measure, the Canada National has played a large part in the development of Canada and the building up of Toronto. For when you compare its early receipts and expenditures of $60,000 with the present grand total of nearly a quarter of a million each, and realize that the attendance of to-day is governed rather by transportation facilities than by the desires of those who wish to attend, you have to admit that it has grown even faster than its surroundings, and is still found leading the van of Canadian progress. To go more into detail, it might be stated that last year's receipts were $234,137, and the attendance figured up to a total of about 700,000 people. This year, with an eastern entrance to the grounds and another street car line to give the required transportation, there is every reason to believe that the attendance will figure well up to the million mark that is the present goal of the President and Directors.

Success of this kind can be built on no flimsy foundation. It must have a solid groundwork and sterling merit, and be managed by able, enterprising men. And such has been the fortune of the Canadian National Exhibition. The resources of Canada was the foundation, and the enterprise and industry of leading men of the business and agricultural world, who gave freely of their time and talents, have done the rest.

And as the Canadian National grew and prospered, so did its plant increase, till to-day it has one of the largest and finest exhibition parks in the world. The grounds contain 260 acres, situated on the lake shore, right in the city, and so laid out that they are one of Toronto's most attractive parks. On these grounds are nearly $2,000,000 worth of buildings, designed especially for exhibition purposes. In these buildings every year can be found specimens of every natural product of Canada, of every domestic animal, of every industry, of every work of her men, her women and her children.

There are exhibits from her provinces, from her farms, from her factories, from her schools, from her art galleries. In fact, the Canadian National makes a complete collection of all the best that Canadians make, or that Canadians grow or that Canadians mine.

Nor does the Canadian National overlook the educational opportunities such an institution provides. It furnishes in the



An Afternoon's Black Bass Fishing in the Temagami District. Average, three pounds each.

Grand Trunk Railway.

Dairy Department demonstrations and lectures that are of inestimable value to the dairy interests. It does as much for the agriculturist, and in short, makes every effort to make the Canadian National not merely an exhibition, but a potent factor in the making of a young nation.

To go into the different sections of the Canadian National in detail is impossible in a limited space. Its show of horses, imported and Canadian bred, cannot be surpassed anywhere on the continent; its cattle exhibit is almost without a rival, and the same might be said

of its sheep and swine. Its display of cereals, fruits and vegetables, are such as only Canada can produce. There is a Bench Show with a continental reputation, a Cat Show, a Poultry exhibit that embraces every bird that roams the barnyard or inhabits the fancier's coop.

The art exhibit is an education in itself. Not only does it comprise the best work of Canadian artists, but the celebrated galleries of Europe are raided and their treasures borrowed to satisfy the Canadian's love of the beautiful.

And in the Process Building are to be seen machines turning out boots, shoes, silks, carpets, textiles, cut glass, etc.

These are only a few of the many features of the Canadian National. Nothing that goes to make up a complete exhibition is neglected. Nor does the management forget that the Canadian likes his education mixed with a certain amount of entertainment. And that entertainment is provided with a lavish hand. The most noted bands on the American continent and the famous military bands of England are called on to furnish the music. The nightly display of fireworks is on a magnificent scale and comprises all the novelties of the pyrotechnic world, while a most complete vaudeville entertainment is given afternoon and evening in front of the largest grand stand in America, a grand stand with chair seating capacity of 16,400.

And what do Toronto and Canada get in return for the work and investment necessary to carry on this tremendous concern? Toronto gets in direct business enough to amply reward her for everything. And in this age of advertising, Toronto, and Canada as well, have an advertisement that no city can duplicate. For visitors to the Exhibition come not only from all parts of the Dominion, but in thousands from the United States and from every part of Europe. And those visitors carry away with them a conception of the city, and of the Dominion and its resources, that could otherwise be obtained only by weeks of travel.

And last, but not least, the Canadian National Exhibition provides the citizen of Toronto with the chiefest among the many things he is proud of.

Sparrow Lake. Canadian Northern Ontario Railway.

New Armorial Bearings of the Province of Ontario

AS a Frontispiece to this Publication a reproduction, in colors, is presented of the "Armorial Bearings of the Province of Ontario," which have been approved by the Heralds' College, and personally approved by His Majesty the King.

Ontario's completed "Arms" are the first bestowed on the Provinces, and it is probable that the Sister Provinces will shortly be similarly honoured.

Shortly after confederation a Royal Warrant was issued by Her Majesty Queen Victoria, authorizing arms for each Province of the Dominion, represented in the case of Ontario by the shield with which all are familiar, and which forms a portion of the now completed coat of arms. The question of adding a "crest" and "supporters" to the Ontario shield has been discussed from time to time during the last ten or fifteen years, but no specific step was taken until lately. The matter is important, as involving the right of the Dominion and the Provincial Governments and of the Courts to use the Royal Arms of Great Britain under any circumstances. It had been authoritatively declared that there is no such right except in the Judges of our Superior Courts, they being "His Majesty's Judges." The appointment having been originally the personal act of the Sovereign, the Judges are entitled to use the Royal Arms. The ordinary departments of our Governments, being of statutory origin, have no such right.

Mr. E. M. Chadwick, well known as an authority in such matters, was requested to take up the task of designing supporters, etc., and his work received the approval of Sir Mortimer Clark, the former Lieutenant-Governor, of the present Lieutenant-Governor, and of a number of other prominent gentlemen.

Divested of all heraldic language, the new armorial bearings of the Province consist of the shield above-mentioned, with a moose-deer and a red deer as supporters, a black bear as crest, and the following motto: "Ut Incepit Fidelis Sic Permanet"—"As loyal she began, so loyal she remains;" or, more freely, "Loyal in the beginning, loyal still." The idea expressed in the motto alludes to the settlement of the Province by the United Empire Loyalists. It is scarcely necessary to explain that the figures in the coat of arms are drawn on conventional heraldic lines rather than those of nature.

Cobalt Yearly Shipments.

MINE OR COMPANY	1904	1905	1906	1907	1908
Buffalo	.....	200.80	992.80	1,241.54	492.37
Casey Mountain	.....	.....	.....	.....	20.00
Chambers-Ferland	.....	.....	.....	.....	251.95
City of Cobalt	.....	.....	.....	50.61	765.78
Cobalt Central	.....	.....	.....	77.33	278.97
Cobalt Lake	.....	.....	.....	.....	202.94
Cobalt Townsite	.....	.....	.....	143.22	174.24
Colonial	.....	.....	15.00	40.38	.....
Coniagas	.....	30.60	422.02	2,447.37	612.11
Crown Reserve	.....	.....	.....	.....	637.96
Drummond	.50	32.15	274.70	104.13	1,071.94
Foster	.....	83.85	117.00	312.13	188.65
Green-Meehan	.....	.....	37.03	98.39	.....
Hudson Bay	.....	.....	.....	142.53	1,110.04
Kerr Lake	.....	54.95	158.35	319.76	633.49
King Edward	.....	.....	.....	31.12	119.35
La Rose	90.05	607.86	854.61	2,815.45	4,931.89
Lawson	.....	14.61	.....	61.12	.....
McKinley-Darragh	24.00	447.09	80.40	742.42	1,831.05
Nancy Helen	.....	.....	.....	30.10	201.67
Nipissing	57.00	486.02	2,125.08	2,538.26	3,615.62
Nova Scotia	.....	.....	43.95	272.21	264.08
O'Brien	.....	26.32	114.18	1,491.61	3,462.21
Peterson Lake	.....	.....	.....	.....	40.67
Provincial	.....	.....	.....	.....	75.84
Red Rock	.....	.....	.....	45.71	.....
Right-of-Way	.....	.....	46.25	129.37	768.10
Silver Cliff	.....	.....	.....	.....	181.55
Silver Leaf	.....	9.00	.....	46.36	186.79
Silver Queen	.....	*44.73	130.94	478.57	998.54
Temiskaming	.....	.....	.....	204.32	733.97
Temiskaming Cobalt	.....	.....	20.47	67.98	.....
Trethewey	20.00	218.58	198.48	833.58	1,408.53
University	.....	16.00	155.28	60.23	.....
Violet	.....	16.00	20.00	.....	.....
Watts	.....	19.00	.....	.....	250.61
Total	191.55	2,336.01	5,836.59	14,851.34	25,510.91

* Concentrates or high grade ore.

Total Output.

	TONS.	SILVER, OUNCES.	TOTAL VALUE.
1904	158	206,875	$ 136,218
1905	2,144	2,451,356	1,473,196
1906	5,335	5,401,766	3,764,113
1907	14,788	10,023,310	6,301,095
1908	24,452	19,394,496	9,229,768

Mineral Production of Ontario, 1908.

PRODUCT		QUANTITY	VALUE $	EMPLOYEES NO.	WAGES $
METALLIC					
Gold	Ounces	3,465	60,337	358	80,197
Silver	"	19,401,021	9,116,008	2,167	1,986,380
Cobalt	Tons	1,224	111,118		
Nickel	"	10,175	1,866,059	1,722	1,306,665
Copper	"	7,561	1,071,140		
Iron Ore	"	216,177	574,839	366	222,234
Pig Iron	"	271,656	4,390,839	1,807	1,001,893
			17,190,340		
Less Value Ontario Iron Ore (170,215 tons) smelted into Pig Iron			456,176		
Net Metallic Production			16,734,164		
NON-METALLIC					
Arsenic, Refined	Tons	702	40,373	192	131,950
Arsenic, Crude	"	2,970			
Brick, Common	No.	222,361,000	1,575,875	3,084	845,606
Tile, Drain	"	24,800,000	338,658		
Brick, Pressed, etc	"	56,166,554	485,819	529	254,712
Brick, Paving	"	3,894,820	61,554		
Building and Crushed Stone			530,041	1,022	358,514
Calcium Carbide	Tons	2,364	147,150	64	40,944
Cement, Portland	Bbls.	2,022,877	2,417,769	1,642	645,953
Corundum	Tons	106	11,437	170	19,250
Feldspar	"	7,875	20,300	35	15,631
Graphite, Refined	"	10	1,600	16	2,850
Gypsum	"	10,389	20,778	51	15,168
Iron Pyrites	"	20,970	69,980	132	95,740
Lime	Bush.	2,442,331	448,596	387	149,704
Mica	Tons	368	73,586	108	40,466
Natural Gas	"		988,616	152	106,786
Peat Fuel	"	200	900	4	850
Phosphate of Lime	"	881	7,048	10	2,860
Petroleum	Imp. Gals.	18,479,547	703,773	430	247,829
Pottery			50,310	43	15,702
Quartz	Tons	44,741	52,830	69	32,594
Salt	"	79,112	488,330	195	93,700
Sewer Pipe	"		344,260	202	101,840
Talc	"	1,016	3,048	10	1,524
			8,882,631	14,967	7,817,542
Add Metallic Production			16,734,164		
Total Production			25,616,795		
Total for 1907			25,019,373	13,613	7,747,195

Toronto's Daily Commercial Procession on the way to the Freight Sheds.

Toronto Board of Trade

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John Carrick
John Firstbrook
R. A. Donald
G. A. Howell
Mark H. Irish
A. M. Ivey
W. L. Matthews
C. W. I. Woodland
C. S. Meek
T. McQuillan
Alfred Rogers
W. A. Wilson
The President

MEMBERSHIP COMMITTEE

MURRAY BROWN, Chairman
W. L. MATTHEWS, Vice-Chairman

C. W. Band
D. O. Ellis
Charles Marriott
G. A. Howell
A. M. Ivey
W. P. Gundy
The President
C. S. Meek
J. L. Love
A. T. Reid

GOOD ROADS COMMITTEE

L. H. Clarke, Chairman
W. G. Tretheway, Vice-Chairman

A. E. Ames	E. Gurney	J. W. Moyes
Jos. Kilgour	R. J. Christie	J. C. Eaton
R. Home Smith	Alfred Rogers	The President

COMMITTEE ON FIRE INSURANCE AND BUILDING CODE

J. W. Woods, Chairman
J. B. Laidlaw, Vice-Chairman

Henry Brock	Mark H. Irish	H. Langlois
Charles Marriott	S. Samuel	James Ryrie
Peleg Howland	John D. Ivey	The President

CALL BOARD

C. W. Band	D. O. Ellis	John Carrick

FLOUR, GRAIN, MALT AND HOP SECTION

C. B. Watts, Chairman D. O. Ellis, Deputy-Chairman
F. G. Morley, Secretary-Treasurer

Executive Committee

A. Cavanagh John Carrick C. W. Band
J. N. Hay R. K. McIntosh

GRAIN EXAMINERS

W. D. Matthews, Chairman

Thos. Flynn John Carrick J. L. Spink
J. C. McKeggie

(Appointed by His Excellency the Governor-General-in-Council, February 14th, 1905).

EXAMINERS IN FLOUR

George E. Goldie Murray Brown Hedley Shaw
J. L. Spink John I. A. Hunt

GRAIN SURVEY BOARD

C. W. Band	Thomas Flynn	W. E. Milner
John Carrick	W. D. Matthews	Hedley Shaw
J. D. Flavelle	J. C. McKeggie	J. L. Spink

(Appointed by His Excellency the Governor-General-in-Council, October 3rd, 1905).

MARINE SECTION

F. B. CUMBERLAND, Chairman. F. G. MORLEY, Secretary-Treasurer.

Executive Committee

Captain T. Crangle — Elias Rogers — J. T. Mathews
A. A. Wright

TANNERS SECTION

GEORGE MCQUAY, Chairman — HON. E. J. DAVIS, Deputy-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

J. C. Breithaupt — C. G. Marlatt — George C. H. Lang
S. R. Wickett — George P. Beal — A. O. Beardmore
W. D. Beardmore — R. M. Beal — Charles King
A. R. Clark

EXAMINERS IN HIDES AND LEATHER

George P. Beal — L. J. Breithaupt — Percival Leadley
C. G. Marlatt — S. R. Wickett

BANKERS SECTION

ALEXANDER LAIRD, Chairman, Canadian Bank of Commerce — G. P. SCHOLFIELD, Deputy-Chairman, Standard Bank
G. W. YARKER, Secretary

Executive Committee

A. D. BRAITHWAITE, Bank of Montreal
B. E. WALKER, Canadian Bank of Commerce
A. B. PATTERSON, Merchants Bank of Canada
R. INGLIS, Bank of British North America
H. A. RICHARDSON, Bank of Nova Scotia
C. W. CLINCH, Molsons Bank
JOSEPH HENDERSON, Bank of Toronto
C. E. BOGERT, Dominion Bank
D. R. WILKIE, Imperial Bank
A. S. JARVIS, Union Bank
STUART STRATHY, Traders Bank
F. E. KILVERT, Bank of Hamilton
L. C. OWEN, Bank of Ottawa
C. C. SMITH, Quebec Bank
F. G. JEMMETT, Sovereign Bank
W. D. ROSS, Metropolitan Bank
W. F. BROCK, Royal Bank
A. E. MOLSON, Northern Crown Bank
LT.-COL. JAMES MASON, Home Bank
F. W. BROUGHALL, Sterling Bank
W. R. TRAVERS, Farmers Bank of Canada
H. T. MCMILLAN, Standard Bank

WHOLESALE DRY GOODS SECTION

JOHN D. IVEY, Chairman — W. R. SMALLPIECE, Deputy-Chairman

F. G. MORLEY, Secretary-Treasurer

Executive Committee

James D. Allan
C. B. Lowndes
R. A. Nisbet
A. W. Allen
John Macdonald
John Northway
C. S. Meek
J. C. Douglas
J. W. Woods
J. P. Watson
A. F. Rodger
S. Ubukata
A. T. Reid
John Muldrew
A. M. Ivey
Henry Brock

WHOLESALE HARDWARE AND METAL SECTION

T. G. DEXTER, Chairman — J. H. PATERSON, Deputy-Chairman

F. G. MORLEY, Secretary-Treasurer

Executive Committee

Miles Vokes
S. Samuel
C. G. Knott
T. H. Watson
J. J. Gartshore
S. R. Kennedy

WHOLESALE BOOKSELLERS AND STATIONERS SECTION

S. R. HART, Chairman — ALBERT BROWN, Deputy-Chairman

F. G. MORLEY, Secretary-Treasurer.

Executive Committee

G. R. Warwick
John F. Ellis
W. P. Gundy
Rev. Dr. Briggs
E. S. Munro

WHOLESALE GROCERS SECTION

T. KINNEAR, Chairman — F. W. HUMPHREY, Deputy-Chairman

F. G. MORLEY, Secretary-Treasurer

WHOLESALE PRODUCE SECTION

J. T. MADDEN, Chairman — ANDREW GUNN, Vice-Chairman

F. G. MORLEY, Secretary-Treasurer

Executive Committee

W. J. Marshall
A. R. Willard
T. H. Smith
J. J. Fee
J. L. Bowes

Reports of Trade Sections

Tanners.

TORONTO, December 16th, 1908.

To the Members of the Tanners Section :

GENTLEMEN—

During the year the most important subject taken up by this Section was the embargo on tan bark, which the Government did not see their way to continue, but took it off until August 1st, 1909. This was done notwithstanding the contention of the tanners (which has since been verified) that there was at the outside only about 20,000 cords of tan bark remaining unsold last spring, which we assured the Government would be purchased by the tanners as soon as business conditions improved; and also, notwithstanding the fact that the removal of the embargo only assisted one portion of the community, viz.: the owners of licenses of Crown Lands, whom we considered equally or better able than the tanners to stand the burden of the business depression—the settlers or owners in fee of land not being affected, as they were perfectly free to export bark.

It has been, and is now, the unanimous opinion of this Section of the Toronto Board of Trade, that tan bark should be conserved for the manufacture of leather in this country, as for one thing, the carrying of the hides and leather is of far more importance and value to the railroads than the revenue derived from the carrying of bark the extra distance.

This is of minor account in comparison to the value to the commerce and manufacturing interests of the country of the finished article, when it is considered that a cord of bark will give a product in leather worth many times its price.

There is no cheaper tanning material than hemlock bark, and when this is exhausted this country will be handicapped by the competition of the United States, where, I am given to believe, they are conserving and preserving their hemlock bark limits. Furthermore, in addition to hemlock they have oak bark, which, in the parts where it is grown, is purchased almost as cheaply as hemlock.

The business situation of the past year has been somewhat unusual, and exceptionally unsatisfactory to the leather trade generally.

When the general business depression set in somewhat over a year ago, hides declined in price, as did also leather. Trade became stagnant, tanners shut down their factories, or only worked part time.

The decline in the price of hides only lasted for a short time, whereas the price of leather has remained at a very low point. Hides on the contrary have risen in price continually, until to-day they are worth more than when trade in the country was flourishing and at its best in 1906 and 1907.

A Corner of the American Dining Room,
King Edward Hotel.

The price of hides is still on the increase, notwithstanding the deterioration in quality owing to the winter season.

While business conditions have improved vastly since the beginning of the year, they have not yet become normal. The phenomenal increased cost of hides, and the consequent increased cost of leather, without a corresponding rise in price, has had a depressing effect upon the leather trade generally.

While the leather business conditions have been most discouraging during the past year, the outlook for the coming year is considerably brighter, for, in the natural course of events, the price of leather

must be relative to that of hides, and therefore the price of leather must increase.

Hides having reached a higher level, with every indication of being more or less permanent for some time to come, consequently the price of leather must go higher, and consumers will have to buy at higher figures; the trade generally, therefore, have made up their minds to this.

Before closing, I wish to say that should there be any revision of the Tariff, the subject should receive the serious consideration of the Section, as the tanners have less protection than other manufacturers.

A. O. BEARDMORE, *Chairman.*

Front Street West.

Wholesale Dry Goods.

TORONTO, January 29th, 1909.

To the Members of the Wholesale Dry Goods Section:

GENTLEMEN—

It affords me great pleasure to present to you the Annual Report of the Section for the year 1908, especially as we are just emerging from a period of world-wide financial stringency and business depression, but so fortunate have we been in this Canada of ours with its tremendous extent of territory and wonderful resources, that no great loss has attended the financial and mercantile operations of the year.

Both the wholesale and retail trade began the year with a determination to reduce liabilities and stocks. The readjustment has been made possible without serious loss or hardship, largely owing to the bountiful harvest of wealth from our mines and natural resources, together with the circulation of British capital expended in the development of new railways and other undertakings incident to a new country. It is gratifying, after having passed through this period, to find our standing at home and abroad of the best, and our credit with the British investor the highest.

Regarding questions which have come under discussion during the year, I might refer to:

1st. The Customs Regulations regarding the examination and delay of Merchandise at the frontier.

2nd. The French Treaty.

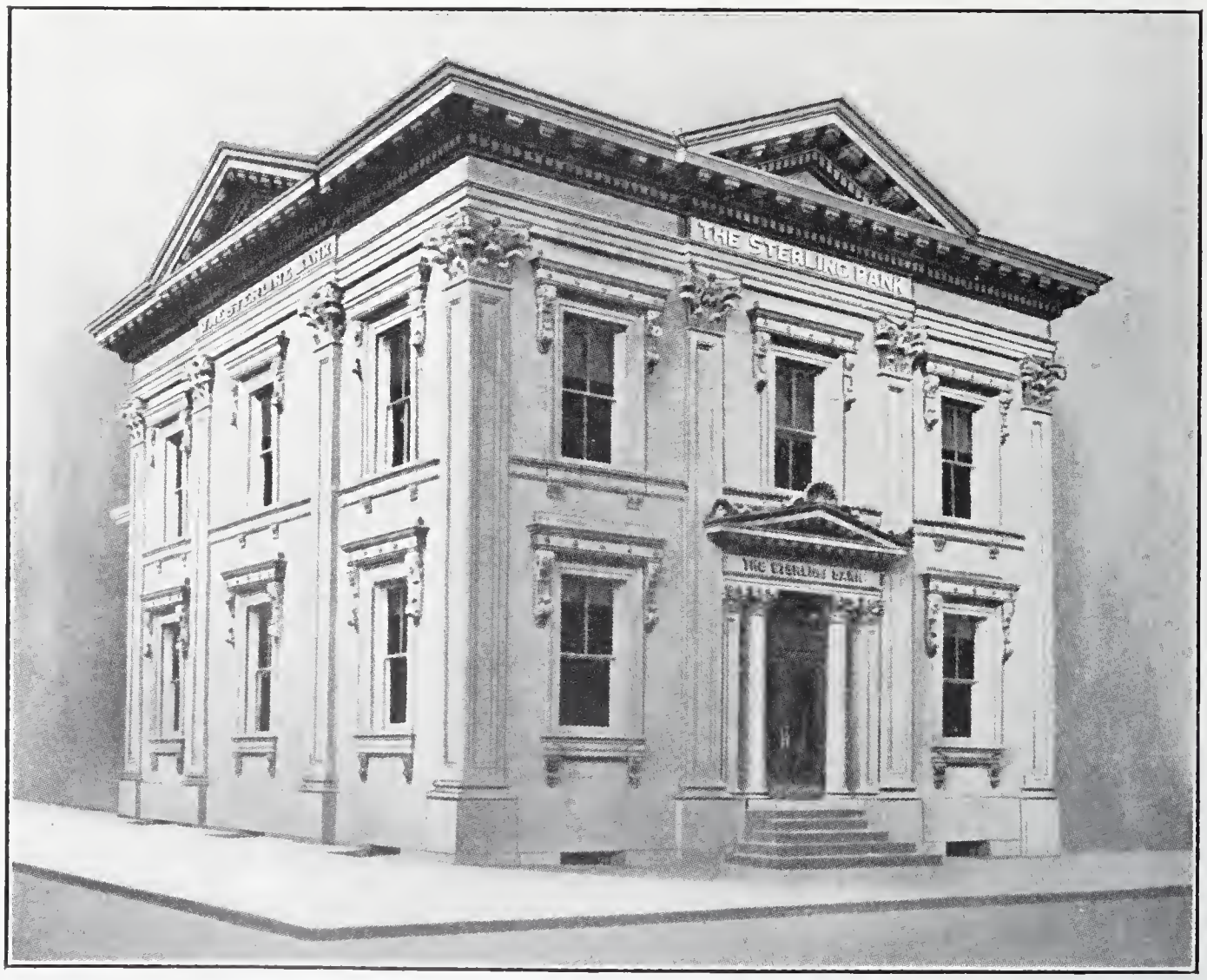
3rd. Express Rates.

The first two items are now in the hands of the Government, while the other is being dealt with by the Railway Commission. During the last days of the year the trade was surprised to learn that the Express Companies had succeeded in getting the Railway Commission to sanction a new schedule of tolls which was to go into effect on the first of January of this year, which on examination was found to be unfair to shippers, as it meant an enormous increase in express rates. Action was immediately taken by this Section, a Committee appointed to take the matter up with the Railway Commissioners, who were to

meet in Montreal the first week in January, all of which was done with gratifying results. When one takes into consideration the fact that the Railway Companies issued a new freight tariff on January 1st, 1908, reducing the freight rates from 5½ to 21%, it is difficult to understand why the Express Companies should propose to increase their rates rather than reduce them. In this connection I would like to call the attention of the Board to the fact that I believe that this question of express charges is one of the most important matters that can come before them, and I hope it will be kept well to the front during the coming year and that we will eventually secure lower rates.

Respectfully submitted,

JOHN D. IVEY, *Chairman.*



The Sterling Bank, Toronto.

Secretary's Report

To the Members of the Board :

GENTLEMEN—

In presenting the Report of the Board for 1908, I desire to call attention to the Special Articles regarding "Fire Waste," "Relation of Forestry to Commerce," "Agricultural Resources of Ontario," "Canadian Climate," and "White Coal and its Importance to the Province of Ontario." These subjects have all been prepared by gentlemen who are experts in their different branches, and cannot fail to be of the greatest interest to the Members of the Board.

During the year the Exchange of the Board was open for business 305 days, and closed 61 days, viz: Sundays, New Year's Day, Good Friday, Easter Monday, Victoria Day, Dominion Day, Civic Holiday, Labor Day, Thanksgiving Day, and Christmas Day.

IN MEMORIAM.

In the year 1908 death entered our ranks and the Board lost twelve members, as follows:

Dr. F. J. Smale,	Jan. 3rd.	J. J. Cassidey,	Apr. 23rd.
Jas. W. T. Fairweather,	Jan. 9th.	R. Muir,	June.
Henry Lowndes,	Jan. 26th.	Robert Noble,	Sept. 28th.
F. C. Miller,	Feb. 24th.	James L. Morrison,	Dec. 4th.
T. G. Bright,	March.	James A. Cuttle,	Dec. 20th.
J. W. Cowan,	Apr. 5th.	Charles E. Kyle,	Dec. 27th.

F. G. MORLEY,
Secretary.

Members of the Board of Trade of the City of Toronto

NOTE.—The first column indicates the number of Certificate of Membership. * Life Members, under Sub-Section B, Section 14, of the By-Laws. † Life Members, under Section 14, of the By-Laws.

No.	Name.	Firm.	Business.	Location.
439	Acton, Jas.	Jas. Acton Pub. Co.	Publishers	59-61 John St.
2024	Adamson, Agar.	Thornton-Smith Co.	Decorators	11 King St. West.
346	Agar, Chas. J.	Succession Duties Department.	Accountant	Parliament Buildings.
1194	Aikenhead, T. E.	Aikenhead Hardware Co., Ltd.	Hardware	17-21 Temperance St.
*687	Alexander, D. W.	London Guar. & Acci. Co., Ltd.	General Manager for Canada	Confederation Life Building.
2141	Alexander, John	Alexander & Cable Lith. Co.	Lithographers	116 King St. West.
1535	Alexander, J. M.	S. F. McKinnon & Co.	Millinery, Mantles, etc.	York & Wellington Sts.
*622	Allan, A. A.	A. A. Allan & Co.	Wholesale Hats, Caps & Furs.	51-53 Bay St.
1910	Allan, Arthur A.			
345	Allan, Jas. D.			
2305	Allan, James A.	Jas. Carruthers & Co., Ltd.	Bookkeeper	Board of Trade Bldg.
936	Allen, A. W.	Allen Mfg. Co., Ltd.	Ladies' Lingerie, Blouses, etc.	Cor. Simcoe and Pearl Sts.
1118	Allen, Benjamin		Mfrs. Agent & Com. Merchant	33 Melinda St.
2007	Allen, Thomas	McLeod & Allen	Publishers	42 Adelaide St. West.
1779	Alley, J. A. M.	Traders Bank of Canada	Inspector	Toronto.
1196	Alley, W. Sanford	The Consolidated Cloak Co.	Mfrs. Ladies' Cloaks, etc.	144 Front St. West.
2008	Allison, J. Wesley		Banker	Morrisburg, Ont.
891	Ames, A. E.	A. E. Ames & Co., Ltd.	Bankers & Brokers	7 King St. East.
1303	Amsden, L. G.	Cohen Bros., Ltd.	Mfg. Opticians	61-7 Simcoe St.
1620	Anderson, Geo.	Anderson & Macbeth Co., Ltd.	Wholesale Hats	76 Bay St.
1743	Anderson, Geo.	Crown Tailoring Co.		38 Adelaide St. West.
1351	Anderson, G. I.	G. I. Anderson & Co.	Flour	St. John's, Newfoundland.
2009	Anderson, J. E.	Lake of the Woods Mill. Co.		52½ King St. East.
1328	Anderson, Wallace	Acadia Sugar Ref. Co.		15 Wellington St. East.
1576	Andrew, Geo.		Auctioneer	Milton, Ont.
1707	Anglin, Arthur W.	Blake, Lash & Cassels	Barristers	Bank of Commerce Bldg.
1780	Angus, Fred. W.	Wm. Angus Co.	Mfrs. Agents	84 Wellington St. West.
1877	Angus, Robt. F.	N. M. Angus & Co.	Mfrs. Agents	84 Wellington St. West.
285	Ansley, A.	A. Ansley & Co.	Hats, Caps and Straws	50-52 Wellington St. West.
1014	Anthes, Henry W.	Toronto Foundry Co.	Ironfounders, Mfrs. Soil Pipes & Fittings	Jefferson, Pardee Ave. and Liberty St.
1781	Anthes, L. L.			

2215	Frank E. Anderson...	The Reading Mutual Life Ins. Co.		Reading, Pa.
1076	Apted, W. H.		Printing	54 Yonge St.
472	Armstrong, H. D. P...	Guardian Fire Assu. Co	General Agent	16-18 Leader Lane.
2353	Arnot, Peter		Contractor	Esplanade East.
1296	Ash, Henry J		Fruit & Commission	35 Church St.
2343	Ashdown, V. E.	V. E. Ashdown & Co	Wholesale Wall Papers	77 York St.
1558	Atkinson, Joseph E...	Star Printing & Publishing Co..	Printer and Publisher	18 King St. West.
1911	Atkinson, Wm. G.	Atkinson Bros	Fancy Goods	36 Wellington St. East.
1878	Austin, Richard	Macdonald Mfg. Co., Ltd	Manufacturing	145 Spadina Ave.
998	Bailey, Chas. L.	Wm. Jessop & Sons, Ltd	Manager	80 Bay St.
2368	Bailey, A. H.	"North-Western Miller"(Minn).	Can. Manager	211 Board of Trade Bldg.
2318	Bailey, T. D.	Continental Costume Co		79-83 Wellington St. West.
1879	Bailey, Wm. C.	King Edward Hotel	Manager	King & Victoria Sts.
2142	Baillie, F. W.	Baillie, Croft & Wood	Brokers	93 Bay St.
853	Baird, Geo. Hugh..	Crane & Baird	Grain Merchants, etc	315-318 Board of Trade Bldg.
32	Baird, H. N.			
861	Baird, Henry N.	Toronto Type Foundry	Secretary	70 York St.
1607	Baker, Geo. A.	Flett, Lowndes & Co., Ltd.	Importers & Manufacturers...	144 Front St. West.
1603	Baker, R. L.	Richard L. Baker Co	Mfrs. Agents & Com. Merch'ts..	100 Wellington St. West.
1776	Band, C. S.	Jas. Carruthers & Co., Ltd.	Exporters	313 Board of Trade Bldg.
388	Band, C. W.			
188	Barber, A. W.	Supt. Ontario Division	C.P.R. Telegraph Co	Board of Trade Bldg.
2143	Barber, Henry	Henry Barber & Co	Accountants	18 Wellington St. East.
970	Barker, Harry C.	The Harry Webb Co., Ltd.	Manager	447 Yonge St.
932	Barr, Walter J.	The Goldsmiths Stock Co. of Canada	Wholesale Jewellery	50 Yonge St.
1912	Barr, William	Canadian Bag Co., Ltd		109-111 George St.
2341	Bascom, John M.	Love, Hamilton & Bascom	Insurance Agent	26 Wellington St. East.
1880	Batt, C. W.		Contractor	West Toronto.
1722	Batt, R. J.		Lumber	West Toronto.
1723	Batt, T. W.		Lumber	West Toronto.
1913	Baylis, F.	Pilkinton Bros., Ltd	Glass	Montreal.
1044	Beal, Geo. P.	Beal Bros	Wholesale Leather	52 Wellington St. East.
87	Beal, R. M.	The R.M. Beal Leather Co.,Ltd.	Wholesale Leather	Lindsay, Ont.
347	Beardmore, Alfred O.			
349	Beardmore, G. W...	Beardmore & Co	Whol. Leather, Tanners, etc...	39 Front St. East.
348	Beardmore, W. D...			
1262	Beaty, J. Gilbert	Erickson Perkins & Co	Brokers	14 King St. West.
1658	Beatty, C. W.	Beatty, Kerr & Verner, Ltd...	Wholesale Dry Goods	62 Wellington St. West.
*47	Beatty, W. H.	Beatty, Blackstock, Chadwick & Riddell	Barristers	58 Wellington St. East.
1783	Begg, Evan A.	The Dominion Bank	Chief Inspector	King and Yonge Sts.
1914	Begg, Wm. R.		Mfrs. Agent	88 Bay St.
2013	Belcher, Fred. P.		Vessel Broker	Grain Exchange, Winnipeg, Man.

No.	Name.	Firm.	Business.	Location.
1882	Berkinshaw, W. E....	The Flett, Lowndes Co., Ltd. / The Lowndes Co., Ltd.....	Accountant.....	142-4 Front St. West.
1337	Bethune, H. J.....	Dominion Bank.....	Inspector.....	King & Yonge Sts.
*588	Bickell, W. J.....	Universal Specialty Co.....	.....	Spruce St.
1621	Binns, Harry.....	.....	Mfrs. Agent.....	28 Wellington St. West.
1915	Bird, Thos. A.....	Bank of Toronto.....	Inspector.....	60 Wellington St. East.
1808	Bizzey, Jas. E.....	Calico Printers Assn., Ltd., of Manchester, Eng.....	Canadian Rep.....	78 Bay St.
1785	Black, S. W.....	S. W. Black & Co.....	Real Estate Brokers.....	25 Toronto St.
2216	Blackburn, A. R.....	Nordheimer Piano & Music Co..	.....	15 King St. East.
*768	Blackley, Wm.....	.....	Mfrs. Agent.....	117 Cottingham St.
1537	Blackwell, C. S.....	The Park, Blackwell Co.....	Pork Packing.....	Foot of Bathurst St.
566	Blaikie, J. L.....	The Canada Landed and National Invest. Co. & North Am. Life Ass. Co.....	President.....	127 Bloor St. West.
*27	Blain, Hugh.....	The Eby, Blain Co., Ltd.....	Wholesale Grocers.....	21-23 Front St. East.
1604	Blake, Thomas.....	Blake, Shouldice, Ltd.....	Wholesale Linens.....	44 York St.
2259	Blogg, T. C.....	Com. Union Fire Ass'ce Co....	.....	49 Wellington St. East.
719	Boeckh, Emil C.....	Boeckh Bros. Co., Ltd.....	Brush, Broom & Wood'we Mfrs.	80 York St.
2266	Bogert, C. A.....	Dominion Bank.....	General Manager.....	King & Yonge Sts.
1786	Bogert, M. S.....	Dominion Bank.....	Bank Inspector.....	King & Yonge Sts.
1664	Boland, E. T.....	The Robert Redford Co.....	Steamship Agents.....	110 Union Station.
2282	Boland, W. J.....	Macdonell & Boland.....	Barristers.....	2 Toronto St.
1186	Bond, H. E.....	H. E. Bond & Co., Ltd.....	Wholesale Clothing.....	Simcoe & Wellington Sts.
2333	Bongard, C. W.....	C. W. Bongard Co., Ltd.....	Electrical Supplies & Mfrs.....	62 Wellington St. West.
1787	Bongard, R. R.....	Charles Head & Co.....	Manager for Canada.....	Star Bldg.
2388	Bonsall, W. P.....	R. G. Dun & Co.....	Editor.....	Board of Trade Bldg.
1622	Bonnick, Chas.....	Ames, Holden Co., Ltd.....	Boots and Shoes.....	133 Wellington St. West.
656	Boomer, H. C.....	.....	.....	Board of Trade Bldg.
1624	Booth, Geo. W.....	George Borgfeldt & Co.....	Mfrs. Agent.....	63-71 Wellington St. West.
1782	Bowen, T. J.....	T. J. Bowen & Co.....	Contractors.....	870 Queen St. West.
1788	Bowes, J. L.....	The J. A. McLean Produce Co...	Produce.....	74-76 Front St. East.
865	Boyd, Mossom M.....	Mossom Boyd Co.....	Lumber Manufacturers.....	Bobcaygeon.
1672	Boyd, John.....	Boyd, Brumell Co., Ltd.....	Fancy Goods.....	11 Wellington St. West.
2016	Bradshaw, T.....	The Imperial Life Assur. Co...	Actuary.....	26 King St. East.
2263	Braithwaite, A. D.....	Bank of Montreal.....	Manager.....	Toronto.
1523	Bredin, M.....	The Bredin Bread Co., Ltd....	Bread Manufacturers.....	160 Avenue Road.
161	Breithaupt, J. C....	The Breith'pt Leath'r Co., Ltd.	Secretary.....	Berlin, Ont.
91	Breithaupt, Louis J.	"	President.....	"
2145	Brereton, R. L.....	Brereton & Manning.....	Wholesale Furs.....	59-61 Wellington St. West.
73	Briggs, S. E.....	Steele, Briggs Seed Co., Ltd...	Seed Merchants.....	105-107 Front St. East.

379	Briggs, Rev. W., D.D.	Methodist Book Room	Selling and Publishing	29-33 Richmond St. West.
2335	Britnell, Albert E.	Britnell & Co.		1127½ Yonge St.
1685	Brittain, Chas. J.	Can. Fairbanks Co.	Manager	26-28 Front St. West.
2269	Brock, Henry.	W. R. Brock Co., Ltd.	Wholesale Dry Goods	Bay & Wellington Sts.
1506	Brock, W. F.	The Royal Bank of Canada	Manager	12 King St. East.
*614	Brock, Wm. R.	The W. R. Brock Co., Ltd.	Wholesale Dry Goods	Bay & Wellington Sts.
1709	Brodigan, C. A.	Canada Neckwear, Ltd.	Neckwear Mfg.	40 Scott St.
2017	Broderick, Frank.	Frank Broderick & Co.	Contracting Tailors	113 King St. West.
1655	Brooks, Wm.	Brooks & Tinner.	Accountants, Assignees' Brokers, etc	110 Manning Chambers.
1790	Brophy, Henry.	The Toronto News Co.	Manager	42 Yonge St.
2354	Brophey, W. A.	Brophey Umbrella & Suspender Co.	Manufacturers	Cor. Queen & Crawford Sts.
1791	Broughall, F. W.	Sterling Bank.	General Manager	50 King St. West.
1586	Brown, John.	John Brown & Co.	Wholesale Flour & Grain	179 Pacific Ave., West Toronto.
2370	Brown, John F.	The J. F. Brown Co., Ltd.	Furniture, Carpets, etc	193, 195, 197 Yonge St.
1918	Brown, J. Francis.		Architect	Board of Trade Bldg.
119	Brown, Marshall H.	C. P. Ry. Co	General Freight Agent	Union Station.
1555	Brown, Murray.	Alex. Brown Milling Co.	Millers	Toronto.
601	Brown, Richard.	The Brown Bros. Co., Ltd.	Wholesale Mfg. Stationers	51-53 Wellington St. West.
934	Brown, Thos. Albert.	"	"	"
972	Brown, W. Greenwood	Equity Fire Ins. Co.	General Manager	24 King St. West.
1563	Browne, Wm. B.	W. B. Browne & Co.	Flour Merchants	512 Board of Trade Bldg.
2381	Browne, R. M.	"	"	"
1618	Brush, Seely B.	Brush & Co.	Corset Manufacturers	130 Pearl St.
283	Buchanan, J. O.	Buchanan, Seagram & Co.	Stockbrokers	23 Jordan St.
2217	Buck, John L.	J. L. Buck & Son	Grain & Seeds	Port Rowan, Ont.
447	Burgess, Ralph K.		Manufacturer	43 Adelaide St. East.
1695	Burnett, Geo. G.	Burnett, Ormsby & Clapp.	Insurance Brokers	38 Wellington St. East.
2147	Burns, A. N.	Smith Mfg. Co., Ltd.	Secy.-Treasurer	221 Front St. East.
1775	Burns, Edward		Commission Merchants	117 Wellington St. West.
1919	Burns, J. A.		Grain Merchant	Hamilton, Ont.
*509	Burns, P.	P. Burns & Co.	Coal Merchants	44 King St. East.
1662	Burton, P. H.	Burton, Spence & Co.		48 Front St. West.
2383	Burton, Chas. L.	Fancy Goods Co. of Canada, Ltd.		156 Front St. West.
288	Caldwell, Chas.	C. Caldwell & Co.	Hay & Grain	102 Front St. East.
1128	Calvert, C. E.	The Calvert & Dwyer Co., Ltd.	Wool Merchants	117 Wellington St. West.
2265	Cambie, Chas.	Canadian Bank of Commerce	Assistant Manager	Toronto.
522	Campbell, Hon. Arch		Merchant Miller	West Toronto.
2315	Campbell, Arch. P.	Campbell & Wilson.	Commission Grain & Flour	Grain Exch'ge, Winnipeg, Man.
1792	Campbell, Douglas A.	Campbell Milling Co., Ltd.	Flour Milling	West Toronto.
2247	Campbell, Enos M.		Grain Inspector	28 Front St. East.
*404	Campbell, Paul			Merton, Halton Co., Ont.

No.	Name.	Firm.	Business.	Location.
2021	Campbell, Wm.	.....	Grain Dealer.	Bradford, Ont.
801	Candee, Chas. N.	Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd.	Secretary.	47 Yonge St.
2022	Cane, Jas. G.	J. G. Cane & Co.	Lumber Merchants.	411 McKinnon Bldg.
1793	Carley, D. L.	Novi-Modi Costume Co., Ltd.	Manufacturers.	302 Church St.
1566	Carmichael, Neil.	Smith & Carmichael.	Wholesale Produce & Comm'n.	22 Cottingham St.
178	Carrick, John.	Hedley Shaw Milling Co.	Flour and Grain.	Board of Trade Bldg.
2023	Carruthers, Geo. A.	J. Carruthers & Co.	Grain Exporters.	Grain Exch'ge, Winnipeg, Man.
*754	Carruthers, James.	Jas. Carruthers & Co.	Exporters.	312-314 Board of Trade Bldg.
1921	Carruthers, William.	Jas. Carruthers & Co., Ltd.	Grain Exporters.	Board of Trade, Montreal, P.Q.
107	Carswell, Robert.	The Carswell Co., Ltd.	Law Booksellers.	30 Adelaide St. East.
1884	Carter, H. J.	E. T. Carter & Co.	Wool, Hides, etc.	83-85 Front St. East.
1248	Carveth, J. Alva.	J. A. Carveth & Co., Ltd.	Medical Book Publishers.	406 Yonge St.
*354	Catto, Chas. J.	J. Catto & Sons.	Importers Dry Goods.	57-61 King St. East.
686	Catto, J.	"	"	"
823	Caulfeild, Hans J.	Caulfeild, Burns & Gibson, Ltd.	Who. Men's Furnishings Mfrs.	18 Wellington St. West.
135	Cavanagh, A.	.....	Grain Merchant.	Board of Trade Bldg.
1923	Chalmers, Andrew.	The Chalmers Milling Co.	Millers.	East Toronto.
2025	Chantler, John A.	.....	Commission Merchant.	8 Wellington St. East.
2287	Charles, Joseph H.	Musson Book Co.	.....	Victoria & Wilton.
71	Cherry, S. J.	.....	Miller.	Preston, Ont.
920	Christie, R. J.	Christie, Brown & Co., Ltd.	Biscuit Manufacturers.	23-31 Duke St.
2148	Clapp, Chas. R.	Burnett, Ormsby & Clapp.	Insurance Brokers.	38 Wellington St. East.
213	Clark, T. J.	Rolph & Clark, Ltd.	Lithographers.	Simcoe & Pearl Sts.
*139	Clarke, A. R.	A. R. Clarke Co.	Leather and Glove Mfg.	613-617 Eastern Ave.
2357	Clarke, Frederick G.	Clarke & Clarke.	Leather Manufacturer.	Christie St. North, 52 Bay St.
1925	Clarke, John.	Clarke & Hannah.	Grain Merchants.	Orangeville, Ont.
677	Clarke, L. H.	.....	Grain Merchant.	Board of Trade Bldg.
422	Clarkson, E. R. C., F.C.A.	Clarkson & Cross.	Chartered Accountants.	Scott St.
1612	Clarkson, G. T.	Clarkson & Cross.	Accountants.	Scott St.
937	Clemes, Walter H.	A. R. Williams Machinery Co., Ltd.	.....	95 Front St. West.
1192	Clergue, F. H.	.....	President Algoma Central Ry.	Sault Ste. Marie, Ont.
269	Clinch, C. W.	The Molsons Bank.	Manager.	114 Bay St.
1716	Cluff, R. J.	R. J. Cluff & Co.	Daisy Hot Water Boilers.	50 Lombard St.
893	Coady, Richard T.	.....	City Treasurer.	City Hall.
2274	Cobbledick, N. B.	.....	Undertaker.	East Toronto.
*199	Cockshutt, Chas.	Chas. Cockshutt & Co.	.....	23 Jordan St.
457	Cockshutt, W. Foster.	.....	Merchant & Manufacturer.	Brantford, Ont.
507	Coffee, Jno. L.	Walsh, Neill & Co.	Brokers.	Traders Bank Bldg.

2348	Connon, William	Maguire & Connon	Insurance Agent	27 Wellington St. East.
2026	Coombes, F. J.	McConnell & Coombes	Grain Merchant	Grain Exch'ge, Winnipeg, Man.
368	Cooper, D. D'E.	Lehigh Valley R.R	Agent	Board of Trade Bldg.
2027	Cooper, Hubert Ashton	Cooper & Co.	Merchants	272 Roncesvalles Ave.
*515	Cooper, James			54 Carleton Rd., Boston, Eng.
1885	Cooper, Robert		Miller	Welland, Ont.
1617	Copping, Geo. R.		Manufacturers Agent	29 Melinda St.
973	Corby, Harry		Distiller & Wine Merchant	Belleville, Ont.
1101	Corcoran, J. W.	Canada Printing Ink Co.	Manager	Duncan & Pearl Sts.
1183	Coryell, C. S.	The Adams Furniture Co., Ltd.	President	Queen & James Sts.
2029	Cosbie, Robert H.		Dry Goods	30 Wellington St. West.
532	Cosgrave, L. J.	The Cosgrave Brewing Co. of Toronto, Ltd.	Brewers, etc.	291 Niagara St.
1926	Cosgrave, Jas.		Secretary	
748	Coulson, D.	Bank of Toronto	General Manager	60 Wellington St. East.
1702	Coulter, Jos.	Jos. Coulter & Co.	Manufacturers	45 Lombard St.
1927	Couse, William		Grain, Seeds, Coal & Wood	Streetsville, Ont.
1886	Cowan, Wm.	Luxfer Prism Co., Ltd.	Manager	100 King St. West.
604	Cox, Ed. Wm.	Canada Life Assurance Co.	General Manager	40-46 King St. West.
*23	Cox, Hon. Geo. A.		Bank President	46 King St. West.
2337	Cox, Herbert C.	Canada Life Assurance Co.	Insurance Manager	Canada Life Bldg.
1713	Cragg, F. H.		Manufacturers Agent	78 Bay St.
918	Crangle, Capt. S.		Steamboat Owner	35 Rosedale Rd.
1795	Crawford, A. W.	Crown Coal Co.		16 Boswell Ave.
1928	Crawford, Geo. S.	Bank of Montreal	Manager	539 Church St.
2358	Crean, Gordon C.	Robt. Crean & Co., Ltd.	Hat Manufacturers	12-18 Balmuto St.
2150	Croft, Wm.	Wm. Croft & Sons	Mfrs. & Importers of Fancy Goods, Notions & Fishing Tackle	70 Wellington St. East.
1470	Cromarty, R. R.	Canada Law Book Co.	Publishers	32 Toronto St.
2151	Crone, Walter S.	H. W. Nelson & Co., Limited	Broom Manufacturing	92 Adelaide St. West.
1611	Cronyn, B. B.	W. R. Brock & Co., Ltd.	Wholesale Dry Goods	Bay & Wellington Sts.
2220	Cronyn, Chas. B.	C. B. Cronyn & Co.	Brokers	20 King St. East.
111	Cross, W. H., F.C.A.	Clarkson & Cross	Chartered Accountants	Scott St.
1546	Crossland, E. F.	Steele, Briggs Seed Co., Ltd.	Seeds	105 Front St. East.
1930	Crowe, G. R.	Northern Elevator Co.	Grain Exporters	Winnipeg, Man.
*171	Crowther, W. C.			4 Wellington St. East.
493	Cumberland, F. Barlow		Vessel Owner	Room 17, Yonge St. Arcade.
1353	Cummings, J. A.	Gormaly, Tilt & Co.	Stock Brokers	32 Adelaide St. East.
1673	Currie, Edward	Ontario Novelty Co.	Manufacturers of Novelties	7 Scott St.
2222	Daley, J. J.	E. R. Bacon	Manager Elevator	207 McKinnon Bldg.
1675	Dallas, H.	McLaren & Dallas	Boots & Shoes	30 Front St. West.
2153	Dana, R. H.	Imperial Export Co., Ltd.	Exporters	58 Front St. West.
2360	Daniel, F. C.	F. C. Daniel & Co.	Whol. Fancy Dry Goods	3 Wellington St. West.
517	Darling, Andrew	Wyld-Darling Co., Ltd.	Wholesale Dry Goods—V.-Pres.	Darling Bldg., Spadina Ave.

No.	Name.	Firm.	Business.	Location.
†24	Darling, Henry W. . .	General Electric Co.	. . . . .	Schenectady, N.Y.
198	Darling, Robert.	Robert Darling & Co.	Wholesale Woollens & Tailors' Trimmings.	92 Adelaide St. West.
463	Davidson, Col. Jno. I..	The Davidson & Hay Co., Ltd.	Wholesale Grocers.	36 Yonge St.
1674	Davies, Chas. A.	Boulter, Davies & Co.	Wholesale Shoes.	62 Front St. West.
328	Davies, Robt.	Don Valley Brick Works.	Proprietors.	36 Toronto St.
270	Davis, Hon. E. J.	A. Davis & Son, Ltd. . . . . / Davis Leather Co., Ltd. . . .	Tanners.	Kingston. / Newmarket.
1933	Davison, J. M.	. . . . .	Hop Broker.	Gooderham Bldg.
1285	Dawson, H. W.	The Dawson Com. Co., Ltd. . . .	Provisions & Commission.	West Market & Colborne Sts.
1543	Denison, Col. G. T. . . .	. . . . .	. . . . .	"Heydon Villa," Toronto.
1512	Denne, T. H. G.	The American Cereal Co.	Manufacturers of Cereals.	Peterboro', Ont.
2154	Denny, James.	The Gilchrist Clothing Co.	Wholesale Clothing.	Yonge & Temperance Sts.
1614	Denton, W. A.	Denton, Mitchell & Duncan. . .	Wholesale Dry Goods.	79 Wellington St. West.
1887	Despard, W. H.	White & Co., Ltd.	Wholesale Fruit & Produce. . . .	64 Front St. East.
1046	Dexter, Thos. G.	H. S. Howland, Sons & Co., Ltd.	Wholesale Hardware.	138-140 Front St. West.
846	Dick, John.	The Smart Bag Co., Ltd.	Mfrs. of Cloth Bags, Woollens, etc.	77 York St.
2223	Dickie, E.	. . . . .	Real Estate.	28 Wellington St. East.
367	Dignum, E. J.	E. J. Dignum & Co., Ltd.	Imp. of Woollens, Trimmings and Dry Goods.	84 Bay St.
897	Dineen, Wm.	W. & D. Dineen.	Hats and Furs.	Temperance & Yonge Sts.
1719	Dineen, W. F.		Secretary.	
1677	Dingman, H. J.	. . . . .	Manufacturers Agent	77 York St.
1735	Dinnick, A. G. C.	Canadian Casualty and Boiler Insurance Co.	General Manager.	22-24 Adelaide St. East.
1209	Dinnick, W. S.	Standard Loan Co.	Manager.	Victoria & Adelaide Sts.
1934	Dixon, Jno. J.	A. J. Wright & Co.	Brokers.	Canada Life Bldg.
2155	Dobie, William.	E. W. Gillett & Co.	General Manager.	King St. West.
2033	Doherty, T. Arthur. . .	Joseph Simpson Sons.	Knitting Factory.	8 Berkeley St.
372	Donald, R. A.	Wood Products Co. of Canada..	Secretary-Treasurer.	16 King St. West.
*50	Donogh, John.	Imperial Lumber Co., Ltd. . . .	. . . . .	Traders Bank Bldg.
2322	Donovan, H. B.	Canada Paper Co., Ltd.	Manager.	112 Bay St.
1643	Doran, J. J.	H. E. Bond & Co., Ltd.	Clothing Mfg.	Simcoe & Wellington.
118	Douglas, Wm. J.	The Mail Printing Co.	General Manager.	King & Bay Sts.
1589	Douglas, J. C.	Gordon, Mackay & Co.	Wholesale Dry Goods.	48 Front St. West.
2243	Douglas, W. M.	Gordon, Mackay & Co.	Wholesale Dry Goods.	48 Front St. West.
518	Downey, James H. . . .	J. H. Downey & Co.	Grain & Coal.	Whitby, Ont.
393	Dracas, J. H.	. . . . .	Miller.	Streetsville, Ont.
*618	Drynan, Jno.	. . . . .	. . . . .	12 Scarth Road.

1888	Duncan, Lyle	Denton, Mitchell & Duncan	Wholesale Dry Goods	79 Wellington St. West.
2271	Dunning, C. W		Mfrs. Agent	Empire Bldg.
1080	Dunstan, K. J	The Bell Tel. Co., Ltd	Local Manager	35-37 Temperance St.
1739	Easson, R. H	The Otto Higel Co., Ltd	Mfrs. Piano Actions, etc	King & Bathurst Sts.
790	Eastmure, A. L	Eastmure & Lightburn	Insurance, etc	65 Adelaide St. East.
976	Eaton, J. C	The T. Eaton Co., Ltd	Dry Goods	190 Yonge St.
1797	Eby, H. D	The Eby, Blain Co., Ltd	Wholesale Grocers	21-23 Front St. East.
*25	Eby, J. F			
886	Eckardt, A. J. H	National Casket Co	Whol. Undertakers' Supplies and Plated Wares	107 Niagara St.
499	Eckardt, H. P	H. P. Eckardt & Co	Wholesale Grocers	Front & Scott Sts.
2037	Eddis, Wilton C		Chartered Accountant	9 Toronto St.
1728	Edmanson, W. J	Edmanson, Bates & Co	Proprietary Medicines	Adelaide & Duncan Sts.
1270	Edmonds, Charles E	Christie, Brown & Co., Ltd	Biscuit Manufacturers	23 Duke St.
1115	Edwards, Geo., F.C.A.	Edwards, Morgan & Co	Chartered Accountants	18-20 King St. West.
2038	Egan, T. Y	J. Y. & T. Y. Egan	Truss Manufacturers	192 King St. West.
2301	Elder, George T	George T. Elder Milling Co	Miller	Board of Trade Bldg.
*610	Elliott, Wm. Scott	The Elliott & Co., Ltd	Wholesale Druggists	29 Wellington St. West.
321	Ellis, D. O		Grain Merchant	504 Board of Trade Bldg.
*663	Ellis, J. F	The Barber & Ellis Co	Envelope Makers & Paper Dlrs.	63-71 Wellington St. West.
291	Ellis, M. C			
400	Ellis, P. W	P. W. Ellis & Co., Ltd	Wholesale Jewellery Mfrs.	31 Wellington St. East.
387	Ellis, R. Y			
1798	English, E. A		Real Estate Broker	48 Victoria St.
1513	Ennis, T. A	Ennis & Stoppani	Brokers	38 Broad St., New York, N.Y.
2157	Esdaile, C. B	Wight & Esdaile	Grain and Freight Brokers	Montreal, P.Q.
1608	Evans, Fred P	Ladies' Wear, Ltd	Manufacturers	Empire Bldg.
1745	Ewart, J. H	Phœnix Insurance Co. of England	Insurance Agent	18 Wellington St. East.
2374	Faessler, Charles	Parrish & Lindsay	Grain	Room D 601, Bd. of Trade Bldg.
1670	Fahey, Wm		Accountant & Financial Agent	411 McKinnon Bldg.
1619	Fairbairn, Rhys D	Rhys D. Fairbairn, Limited	Ladies' Neckwear	107 Simcoe St.
1471	Fairweather, R. H	J. W. T. Fairweather & Co	Mfg. Furriers and Hatters	84-86 Yonge St.
1800	Fee, John J		Wholesale Produce	62 Front St. East.
1081	Fensom, Geo. H	The Fensom Elevator Co., Ltd.	Elevator Manufacturers	Traders Bank Bldg.
1935	Ferguson, R. D		Cement and Brick	Port Stanley, Ont.
1682	Ffolks, E. G. E	Wilkinson Plough Works	Manager	West Toronto.
165	Firstbrook, John	The Firstbrook Box Co., Ltd.	Manufacturers Boxes and Lumber	301 King St. East.
166	Firstbrook, Wm. A.			
869	Fisher, Robt. C	Gore Paper Mills		Dundas, Ont.
2395	Fisher, John	Fisher Produce Co., Ltd.	Wholesale Produce Merchant	76 Colborne,St.
*127	Flavelle, J. D	The Flavelle Milling Co., Ltd.	Millers and Grain Merchants	Lindsay, Ont.
337	Flavelle, J. W	The Wm. Davies Co., Ltd	Managing Director	Beachell St.

No.	Name.	Firm.	Business.	Location.
1180	Fletcher, Benj.....	Fletcher Manufacturing Co....	Bakers and Confectioners' Tools, Soda Fountains, etc...	440-442 Yonge St.
*323	Flett, John.....	Flett, Lowndes & Co., Ltd....	Wholesale Trimmings, Linings and Buttons.....	144 Front St. West.
505	Flynn, Thos.....	L. Coffee & Co.....	Grain Merchants.....	410-11 Board of Trade Bldg.
*356	Follett, Jos. J.....	.....	Merchant Tailor.....	181 Yonge St.
786	Forster, A.....	M. B. Perine & Co.....	Mfrs. of Twine and Cordage...	Doon, Ont.
645	Fowke, F. L., M.P.....	.....	General Merchant and Produce Dealer.....	Oshawa, Ont.
1891	Fowlds, Henry M...	H. M. Fowlds & Sons.....	Grain, Flour, Feed and Coal..	Hastings, Ont.
1937	Fowlds, Jas. C.....			Campbellford, Ont.
2373	Fox, L. J.....	Pennsylvania Rd. Co.....	Can. Freight Agent.....	Traders Bank Bldg.
2044	Fox, Wm. Claude.....	Fox & Ross.....	Stock Brokers.....	43 Scott St.
661	Foy, Geo. J.....	.....	Wholesale Wines and Liquors..	8 Front St. East.
1646	Foy, J. W.....	D. D. Hawthorn & Co.....	Wholesale Boots and Shoes....	64 Harvard Ave.
1018	Frankel, Leo.....	Frankel Bros.....	Metals.....	116-130 George St.
2159	Frankel, Maurice....			
2367	Fraser, David.....	.....	Flour, Grain and Feed.....	Fed'l Life Bldg., Hamilton, Ont.
1681	Fraser, E. D.....	A. E. Ames & Co., Ltd.....	Bankers and Brokers.....	7 King St. East.
1509	Fraser, R. Douglas....	Pres. Sabbath School Pub.....	Editor.....	Confederation Life Bldg.
1321	Frenkel, Samuel.....	.....	Wholesale Jewellery.....	53 Yonge St.
2045	Freyseng, Edward J...	Freyseng Cork Co., Ltd.....	Vice-Pres. and Manager.....	Queen and Sumach Sts.
497	Fudger, Harris H.....	The Robert Simpson Co., Ltd...	President.....	Queen and Yonge Sts.
1557	Gage, F. H.....	W. J. Gage, Ltd.....	Wholesale Books & Stationery.	84 Spadina Ave.
*233	Gage, W. J.....			
1692	Gale, J. W.....	Gale Manufacturing Co., Ltd..	Manufacturers.....	30 Spadina Ave.
2317	Gardner, John C....	Might Directories, Limited..	President.....	76 Church St.
2324	Gardner, J. Martin..		Secretary-Treasurer.....	
1221	Gartshore, J. J.....	.....	Ry. Equipment, Iron, etc.....	58 Front St. West.
980	George, W. K.....	Standard Silver Co.,Ltd.....	President & Managing Director.	33-41 Hayter St.
1684	Gibbons, John J.....	.....	Advertising.....	119 Wellington St. West.
2363	Gibson, David H.....	Gordon, Mackay & Co., Ltd...	Wholesale Dry Goods.....	48 Front St. West.
193	Gibson, Ralph E.....	Conger Coal Co., Ltd.....	Importer of Coal and Wood...	6 King St. East.
1725	Gibson, R. L.....	R. L. Gibson.....	Medicines.....	88 Wellington St. West.
1938	Gibson, R. Louis....			
1700	Gillespie, A. C.....	Gillespie Fur Co., Ltd.....	Manufacturing Furriers.....	100 Front St. West.
1072	Gillies, Geo.....	Toronto Bolt and Forging Co., Ltd.....	Mfrs. Bolts, Nuts, Forgings, etc.....	Gananoque. Swansea.
1764	Gilmour, John W.....	Universal Knitting Co.....	Manufacturers.....	80 Wellington St. West.
2160	Glassco, E. S.....	Erickson Perkins & Co.	Brokers.....	14 King St. West.

1399	Glover, Jas. A.	Standard Fuel Co.	Coal and Wood	58 King St. East.
329	Godson, A. W.	Godson Contracting Co.	Contractors	10½ Teraulay St.
809	Goldie, Geo. E.	The Goldie Milling Co.	Millers, etc	Ayr, Ont.
734	Goldie, John			
20	Goldie, James		Miller	Guelph.
21	Goldie, Lincoln		Flour and Grain	Guelph.
1892	Goldman, L.	North American Life Ass. Co.	Managing Director	112-118 King St. West.
93	Goodall, James		Grain and Seed Merchant	84 Front St. East.
156	Goode, C.		Grain Merchant	Gooderham Bldg.
1802	Goode, H. H.	C. Goode	Grain	Gooderham Bldg.
225	Gooderham, A. E.		Distiller	72 Trinity St.
1167	Gooderham, E. G.	The Toronto Silver Plate Co., Ltd.	Manager	570 King St. West.
*812	Gooderham, Geo. H., M.P.P.		President	49 Wellington St. East.
2379	Gooderham, Harold D.	Hargraft & Gooderham	Grain Merchant	Winnipeg, Man.
735	Gooderham, Robt. T.		Merchant	49 Wellington St. East.
*82	Gooderham, Wm. G.	Gooderham & Worts Co., Ltd.	Distillers	49 Wellington St. East.
28	Gordon, Colin F.	John Kay, Son & Co.	Carpets, etc	152 St. George St.
693	Gosling, Francis J.			441 Wellington St. West.
*326	Goulding, Wm.	Geo. Goulding & Sons	Wholesale Dry Goods	55-57 Wellington St. West.
7	Gourlay, Robert S.	Gourlay, Winter & Leeming	Pianos and Organs	188 Yonge St.
898	Grasett, A. W.	Commission Agent	Importer of Dry Goods	McKinnon Bldg.
1803	Greeff, Herm.	Greeff-Bredt Co.	Importers	60-62 Front St. West.
911	Green, Fred. L.		Miller	Greenwood, Ont.
1632	Green, John C.	John C. Green, Ltd.	Wholesale Millinery	70 Wellington St. West.
2050	Gregg, Geo. R.	G. R. Gregg & Co., Ltd.	Japanese Goods	58 Front St. West.
1679	Greig, Robert	The Robert Greig Co., Ltd.	Mfrs. Cereals, Spices, etc	20 Chestnut Park Ave.
2362	Griggs, Stephen A.	Hiram Walker & Sons, Ltd.	Ass't to the Managing Director.	Walkerville, Ont.
715	Gundy, Wm. P.	W. J. Gage Co., Ltd.	Wholesale Stationers	84 Spadina Ave.
1418	Gundy, S. B.	Henry Frowdes	Manager	25 Richmond St. West.
1941	Gundy, N. F.	Gundy, Clapperton Co.	Cut Glass	61 Albert St.
194	Gunn, Donald.	Gunns, Ltd.	Pork Packers, etc	74-80 Front St. East.
128	Gunn, Andrew			
1362	Gunn, James	Toronto Railway Co.	Superintendent	Toronto Ry. Chambers.
1584	Gunn, W.	W. Gunn & Co.	Grain and Hay	Board of Trade Bldg.
1767	Gunther, R. E.	E. & H. Gunther Co.	Who. Jewellers' Supplies	198 Adelaide St. West.
*832	Gurney, Edward	The Gurney Foundry Co., Ltd.	Manufacturers Stoves, etc	474-498 King St. West.
2052	Gzowski, C. S.		Stock Broker	15 Toronto St.
1705	Haas, Stephen	Geo. H. Hees, Son & Co.	Window Shades	52 Bay St.
1256	Hachborn, E. G.	E. G. Hachborn & Co.	Wholesale Clothing	54, 56 & 58 Front St. West.
1942	Hadley, Francis E.	Copland, Raymond Co.	Flour Exporters	116 Broad St., New York, N.Y.
1268	Hagaman, T. C.		Wholesale Fruits	Oakville, Ont.

No.	Name.	Firm.	Business.	Location.
79	Hagarty, J. H. G.	The St. Lawrence & Chicago Steam Nav. Co., Ltd.	Manager	605 Board of Trade Bldg.
2224	Hahn, Paul	Nordheimer Piano Co., Ltd.		15 King St. East.
1640	Haig, D. C.	E. & S. Currie, Ltd.	Bookkeeper	Empire Bldg.
2279	Haldenby, Chas. N.	Sanderson, Pearcy & Co.	Paints, Oils, etc	61-63-65 Adelaide St. West.
2238	Hall, J. Herbert	Conduits, Ltd.	Conduits	Berkeley St.
2054	Hallworth, John B.	The Robert Greig Co., Ltd.	President	Pearl and Duncan Sts.
61	Hamilton, R. C.	Love & Hamilton	General Insurance Agents	26 Wellington St. East.
1151	Haney, M. J.		Civil Engineer	Home Bank Bldg.
1768	Hanna, D. B.	Can. Nor. Ry.	3rd Vice-President	C.N.R. Chambers.
371	Hannah, E. J.	Wm. Hannah & Co.	Grain and Produce	315 Board of Trade Bldg.
1804	Harcourt, Ernest H.	E. H. Harcourt Co., Ltd.	Lithographers & Mfg. Stat'nrs.	255 Wellington St. West.
944	Hardy, James, F.C.A.	Jenkins & Hardy	Accountants	15½ Toronto St.
2053	Hargraft, Alex.	Hargraft & Co.	Grain Merchants	Grain Exchange, Winnipeg, Man.
157	Hargraft, Geo. R.	Com. Union Ass. Co., Ltd.	General Agent	49 Wellington St. East.
577	Harling, R. Dawson	Manchester Ship Canal Co.	Canadian Representative	28 Wellington St. East.
396	Harmer, R.	Can. Furn. Mfrs.	Furniture Manufacturers	136 King St. East.
1156	Harrington, Geo. T.		Grain and Produce Merchant	Standard Stock Exchange.
1647	Harris, Andrew D.	Ontario Sewer Pipe Co., Ltd.	Manufacturers	Mimico, Ont.
1301	Harris, Samuel	Harris Lithographing Co	Lithographing, Engraving, etc.	468 Wellington St. West.
370	Hart, S. R.	Hart & Riddell	Wholesale Stationers	40 Wellington St. East.
*631	Harvey, W. C.	The Griffiths Dixon Co.	Wholesale Rubber Goods	47 Simcoe St.
2264	Harwood, H. S.	The Jas. Robertson Co., Ltd.	Vice-President	265 King St. West.
113	Hawke, W.	The O'Keefe Brewery Co. of Toronto, Ltd	Brewers and Maltsters	9-17 Gould St.
1805	Haworth, Geo. F.	Sadler & Haworth	Leather Belting	40-42 Melinda St.
1642	Hawthorne, D. D.	D. D. Hawthorne & Co.	Shoe Merchants	24 Front St. West.
1120	Hay, Chas. McD.	Lyman Bros. & Co., Ltd.	Whol. Druggists and Chemical Manufacturers	71-73 Front St. East.
279	Hay, Edward	Imperial Bank of Canada	Assist. Gen. Manager	Wellington St. East.
192, 1148	Hay, F. W., Hay, J. N.	Hay Bros.	Grain Merchants	Listowel, Ont.
2356	Hay, John C.	J. C. Hay & Son	Grain	Listowel.
1771	Hay, Robert	The Robert Hay Co.	Grain Merchants	513 Board of Trade Bldg.
1894	Hazelwood, Robt. M.	Hazelwood Bros.	Millers and Grain Dealers	Clifford, Ont.
2056	Heath, Stuart	Robinson & Heath	Custom House Brokers	34 Yonge St.
1000	Hees, Geo. H.	Geo. H. Hees, Son & Co.	Window Shade Manufacturers, Upholstery, etc	52 Bay St.
2057	Heintzman, Gerhard	Gerhard Heintzman Co., Ltd.	Piano Manufacturers	75 Sherbourne St.
60, 303	Heintzman, H., Heintzman, Geo. C.	Heintzman & Co.	Piano Manufacturers	113, 117 King St. West.

*433	Henderson, John			99 Gloucester St.
389	Henderson, Jos	Bank of Toronto	Assist. General Manager	60 Wellington St. East.
1082	Henderson, W. R	Davis & Henderson	Manufacturing Stationers	580 King St. West.
1943	Hendry, Geo. M	The Steinberger, Hendry Co	School Supplies	127 Balmoral Ave.
2323	Heron, Orlando	O. Heron & Co	Brokers	16 King St. West.
506	Hibner, D	D. Hibner & Co	Furniture Manufacturers	Berlin, Ont.
2059	Higel, Otto	The Otto Higel Co., Ltd	Mfrs. Piano Actions	King and Bathurst Sts.
2314	Hisey, Samuel	S. & J. Hisey	Grain Merchant	Creemore, Ont.
2060	Hobbs, Jno. W	Consolidated Plate Glass Co	Manager	73 Wellington St. West.
1499	Hobbs, W. R	Plymouth Binder Twine Agcy	President	73-75 Wellington St. West.
1578	Hodgson, Wm. W	Union Stock Yards	Manager	123 Roncesvalles Ave.
1944	Hogg, Albert O	Hogg & Lytle, Ltd	Grain & Seed	Oakwood, Ont.
2061	Hogg, George H			Board of Trade Bldg.
1945	Holden, John B		Barrister	24 King St. West.
1176	Holland, F. M	The Dom. Perm't Loan Co	Manager	12 King St. West.
2261	Hollinrake, Thos. A	A. R. Williams Machy Co., Ltd.	Vice-President	95 Front St. West.
1683	Hollwey, T. W	Stinson & Hollwey	Real Estate Brokers	39-41 Victoria St.
2392	Hopkins, Carl F	G. F. Hopkins & Co	Grain & Stock Broker	213 Board of Trade Bldg.
948	Hornibrook, John T	The Brown Bros., Ltd	Wholesale Mfg. Stationers	51-53 Wellington St. West.
1806	Horton, W. L	Goderich Elev.&Tr'sit Co.,Ltd.	Manager	Goderich, Ont.
1946	Horswell, Chas. M	London & Lancashire Fire Insurance Co	Marine Underwriters	8 Richmond St. East.
1550	Hortop, James	J. & F. H. Hortop	Flour and Feed	444 Dufferin St.
1363	Houston, Stewart F	Massey Music Hall	Manager	Massey Hall.
1302	Howard, Lewis A	R. H. Howard & Co	Wines and Spirits	29 Front St. East.
1311	Howard, Wilson S.			
1751	Howell, George A	Standard Paper Co., Ltd	Manager	Room C, Ogilvie Bldg.
1697	Howie, N. A	J. J. McLaughlin, Ltd	General Manager	592 Jarvis St.
125	Howland, Peleg	H. S. Howland,Sons & Co.,Ltd.	Wholesale Hardware	138-140 Front St. West.
292	Howland, W	H. S. Howland	Miller and Grain Dealer	Kleinburg, Ont.
1733	Howland, W. Ford		Architect	Continental Life Bldg.
1087	Howland, Geo. W	The Graham Nail Works	Manufacturers of Nails	293 Dufferin St.
2288	Howland, L. B	Irondale, Bancroft &Ottawa Ry		12 Clarendon Ave.
2387	Hudson, R. S	Canada Permanent Mtge. Corp.	Joint Gen. Manager	Toronto St.
1947	Hume, John		Grain and Seeds	Port Hope, Ont.
412	Humphrey, F. W		Wholesale Grocer	47 Front St. East.
611	Hunt, C. B	Hunt Bros	Millers	London, Ont.
612	Hunt, John I. A			
2063	Husband, J. M	Brownlow, Husband Co	Fruit	32 Church St.
2295	Hutchins, John B	Eclipse Whitewear Co., Ltd		King and John Sts.
1142	Hutchinson, A	St. Lawrence Starch Co., Ltd.	Starch Manufacturers	Port Credit, Ont.
1721	Iler, Allan C	McAlpin Tobacco Co	Manager	135 Macpherson Ave.
2162	Imrie, John	Imrie Printing Co., Ltd	President	72 York St.

No.	Name.	Firm.	Business.	Location.
58	Ince, W.	Perkins, Ince & Co.	Wholesale Grocers.	43 Front St. East.
59	Ince, James.			
64	Inglis, Robert.	Bank of B. N. America.	Manager.	Yonge and Wellington Sts.
1648	Inglis, Wm.	Jno. Inglis Co., Ltd.	Manufacturers.	14 Strachan Ave.
1667	Irish, Mark H.	Irish & Maulson.	Insurance Brokers.	Traders Bank Bldg.
632	Irving, T. C.	The Bradstreets Co.	Gen. Mgr. Western Canada.	Jordan and Melinda Sts.
1057	Irving, Geo. T.	The Irving Umbrella Co., Ltd.	Umbrella Manufacturers.	79-81-83 Wellington St. West.
1047	Ivey, A. M.	The Jno. D. Ivey Co., Ltd.	Wholesale Millinery and Fancy Dry Goods.	74 Wellington St. West.
797	Ivey, Jno. D.			
1807	Ivey, P. D.			
2278	Jackson, A. J.	Colonial Invest. & Loan Co.	General Manager & President.	51 King St. West.
2299	Jackson, Edwin J.	Risebrough & Jackson.	Flour and Grain.	47 Shaftesbury Ave.
2064	Jacobi, Emil T.	Jacobi & Co.	Wholesale Leather.	5 Wellington St. East.
86	Jaffray, Hon. R.	The Globe Printing Co.	President.	44 Victoria St.
102	James, Eben.		Apple Exporter.	Room 103, Union Station.
124	James, Oscar S.		Mfg. Chemist and Analyst.	227 George St.
1949	James, R. H.	Cobalt Hardware Co.		Cobalt, Ont.
2390	Jamieson, J. B.	Fife Linoleum Co., Ltd.	Manager.	Empire Building.
2065	Jaques, C. A.	G. E. Jaques & Co.	Forwarders.	Montreal, Que.
2163	Jaques, E. S.	The R. D. Martin Co.	Grain.	Montreal, Que.
928	Jarvis, Æmilius.	Æmilius Jarvis & Co.	Investment, Stock and Bond Brokers.	McKinnon Bldg.
1503	Jarvis, F. C.	Homewood Sanitarium.	Director.	16 King St. West.
2352	Jellett, J. M.	Dominion Bank.	Assistant Manager.	Toronto.
1143	Jenkins, T.	Jenkins & Hardy.	Accountants & Estate Agents.	15½ Toronto St.
1013	Jephcott, Alfred.	Dominion Paper Box Co.	Manager.	469 and 483 King St. West.
1895	Johnson, F. W.	Lincoln Paper Mills Co.	Paper.	108 Wellington St. West.
1332	Johnson, Jas. A.		Grain Merchant.	Consecon, Ont.
85	Johnston, Wm. R.	W. R. Johnston & Co.	Wholesale Clothing.	Front and York Sts.
152	Jones, A. F.	Ridout, Strickland & Jones.	Insurance Agents.	59 Victoria St.
1690	Jones, Sidney.	Jones Bros. & Co.	Manufacturers.	29 Adelaide St. West.
149	Jones, Hon. L. Melvin.	Massey-Harris Co., Ltd.	President and General Mgr.	915 King St. West.
1810	Junor, William.		China and Glass.	88 King St. West.
950	Kantel, Emil A.	J. A. Kantel.	Comn. Merchant & Mfrs. Agent.	Room "V," Yonge St. Arcade.
*254	Keith, Geo.		Seed Merchant.	124 King St. East.
1950	Keith, Geo. A.		Seed Merchant.	124 King St. East.
*863	Kemp, A. E.	Kemp Manufacturing Co.	Mfrs. of Sheet Metal Wares, etc.	Gerrard, River and Bell Sts.
951	Kemp, Wm. A.			
1951	Kennedy, David.		Flour, Feed, Seed and Grain.	Arthur, Ont.

1688	Kennedy, S. R.....	Kennedy Hardware Co.....	Hardware.....	49 Colborne St.
983	Kennelly, A. D.....	McClary Mfg. Co., Ltd.....	Stoves, Tinware, etc.....	177-179 King St. West.
*771	Kenny, J. J.....	Western Assurance Co.....	Manager.....	Merchants' Exchange, San Francisco, Cal.
1456	Kent, H. B.....	B. & H. B. Kent.....	Jewellers.....	144 Yonge St.
1581	Kent, Jno. G.....	Gowans, Kent & Co.....	Whol. Crockery and Glassware.	16 Front St. East.
2326	Kernahan, Wm. T....	The O'Keefe Brewery Co. of Toronto, Limited.....	Accountant.....	17 Gould St.
1609	Kerr, J. M.....	Beatty, Kerr & Verner, Ltd...	Wholesale Dry Goods.....	60 Wellington St. West.
454	Kilgour, Jos.....	Kilgour Bros.....	Mfrs. Paper Goods, etc.....	21-23 Wellington St. West.
*453	Kilgour, R.....	.....	Manufacturer.....	445 King St. West.
2068	Killer, Frederick.....	Gerhard Heintzman Co., Ltd..	Secretary-Treasurer.....	97 Yonge St.
1594	Kilvert, F. E.....	Bank of Hamilton.....	Manager.....	34 Yonge St.
1553	King, Chas.....	King Bros. Co., Ltd.....	Tanners.....	80 Howland Ave.
1699	King, H. S.....	Jos. King.....	Leather and Findings.....	25 Scott St.
1481	King, John S.....	The J. D. King Co.....	Mfrs. Boots and Shoes.....	122 Wellington St. West.
561	Kinnear, Thos.....	T. Kinnear & Co.....	Wholesale Grocers.....	49 Front St. East.
1952	Kirkpatrick, A. E.....	United States Fidelity and Guaranty Co.....	Manager for Canada.....	6 Colborne St.
1652	Kirkpatrick, A. M. M.	Wood & Kirkpatrick.....	Insurance.....	15 Wellington St. East.
2376	Kirkpatrick, Wm. M..	Canadian Pacific Ry.....	General Freight Agent.....	Toronto.
1698	Kleiser, Albert.....	.....	Jeweller.....	6 Wellington St. East.
1812	Klotz, E. W.....	.....	Wholesale Crockery and Glass.	24 Wellington St. West.
1350	Knight, A. C.....	Lever Bros., Ltd.....	President.....	Eastern Ave.
1734	Knott, C. G.....	Canada Screw Co.....	.....	69 Bay St.
2270	Knowles, Richard.....	.....	Flour and Feed.....	656 Yonge St.
*909	Knox, Jno.....	Dom. Power & Transm'n Co...	Vice-President & Treasurer....	510 Bank of Hamilton Bldg., Hamilton, Ont.
1016	Laidlaw, John B.....	Norwich Union Fire Ins. Socy..	Manager for Canada.....	12-14 Wellington St. East.
110	Laidlaw, Robt.....	R. Laidlaw Lumber Co., Ltd...	Lumber.....	32 N. Sherbourne St.
2253	Lailey, Chas. E.....	.....	Accountant.....	18 Front St. East.
1547	Laird, Alexander.....	The Can. Bank of Commerce...	General Manager.....	Bank of Commerce Bldg.
2070	Lalor, Jno. M.....	Joseph Simpson & Sons.....	Knitting Factory.....	8 Berkeley St.
1238	Lamb, J. J.....	.....	Tanner.....	Omemee, Ont.
761	Lang, Geo. C. H.....	The Lang Tanning Co., Ltd...	President.....	Berlin, Ont.
*749	Lang, J. W.....	.....	Commission Business.....	7 Front St. East.
2071	Langley, Elliott.....	Maclure & Langley, Ltd.....	Importers and Exporters.....	12 Front St. East.
1651	Langlois, Herbert.....	W. R. Johnston & Co.....	Wholesale Clothing.....	Front and York Sts.
1153	Langmuir, J. W.....	The Toronto Gen'l Trusts Corp.	Managing Director.....	Yonge and Colborne Sts.
1003	Langmuir, Matthew...	M. Langmuir Mfg. Co., Ltd....	Mfrs. Trunks & Travelling Bags	800-820 King St. West.
2298	Langskill, James.....	White & Co., Ltd.....	.....	Church and Front Sts.
2302	Langton, Wm. J.....	The Dominion Transport Co., Ltd.....	Superintendent.....	46 Front St. East.
1330	Larkin, Chas. A.....	.....	Wholesale Lumber.....	40 Confederation Life Bldg.
2338	Lawson, James F.....	.....	Chartered Accountant	23 Jordan St.

No.	Name.	Firm.	Business.	Location.
597	Laxton, Jno.	Consumers Gas Co.		19 Toronto St.
1571	Leadlay, Percival	E. Leadlay & Co.	Wool and Hides	87 Front St. East.
*826	Leckie, John		Fishing & Yachting Supplies	77 Wellington St. West.
985	Lee, Jos. R.		Druggist	409 King St. East.
1693	Lee, Thos. B.		Importers of Cutlery & Hardware Specialties	Toronto
366	Lee, Thomas H.	The T. H. Lee & Sons Co., Ltd.	President	27 Wellington St. East.
2325	Lee, Wm. H.		Druggist	22 Crescent Road.
2072	Leeson, Harry	Asher, Leeson & Co.	General Jobbers & Importers	35 Jarvis St.
1439	Le Mesurier, G. G.	Imperial Bank of Canada	Manager	Yonge and Queen Sts.
634	Lennox, E. J.		Architect	164 Bay St.
678	Lindsay, J.		Grain Merchant	Orangeville, Ont.
2226	Locke, James T.		Real Estate	57 Victoria St.
1726	Lockhart, R. R.			36 Dale Ave.
1954	Logan, Wm.	The Davidson & Hay, Ltd.	Wholesale Grocers	36 Yonge St.
617	Long, Thomas			513 Jarvis St.
2074	Lorie, Solomon	Saunders, Lorie & Co.	Mfg. Jewellers and Diamond Merchants	196-198 Adelaide St. West.
2290	Lorsch, D. G.	Lorsch & Gamey	Stock Brokers	36 Toronto St.
908	Love, Jas. L.	W. D. Matthews & Co.	Commission Merchants	305-308 Board of Trade Bldg.
42	Love, Robt. W.	Love & Hamilton	General Insurance Agents	26 Wellington St. East.
1813	Lovering, W. J.		Wholesale Lumber	Room 112, Mail Bldg.
2076	Lowden, John	J. W. Lowden & Sons	Manufacturers Agents	83 King St. East.
1048	Lowndes, Chas. B.	Flett, Lowndes & Co., Ltd.	Whol. Trimmings, Linings and Buttons	144 Front St. West.
1750	Lowndes, J. Montgomery	Lowndes Clothing Co.	Manufacturers	144 Front St. West.
2165	Lugsdin, W. J.	Lugsdin & Francke	Furs	101 Yonge St.
2166	Lukes, Samuel		Miller	Bradford, Ont.
2227	Lukes, Samuel G.		Miller	Bradford, Ont.
2385	Lummis, W. D.		Lumber	1310 Traders Bank.
2167	Lynch, T.	Allis, Chalmers & Bullock		Spadina Gardens.
1814	Lyon, R. A.	Imperial Bank of Canada	Bankers	Wellington St. East.
210	Lytle, Thomas A.	T. A. Lytle Co., Ltd.	Pickles, Jams, Jellies, etc	Stirling Road.
1956	MacArthur, A. D.	A. D. MacArthur & Co.	Whol. Iron & Plumbers' Supplies	50 Colborne St.
405	Macdonald, John	John Macdonald & Co.	Importers Dry Goods	21, 23 Wellington St. East.
2306	Macdonald, Lorne	Grand Trunk Railway	Division Freight Agent	Union Station.
*260	Macdonald, Randolph.	The Randolph Macdonald Co., Ltd.	Contractors	Crown Life Bldg.

1957	Macdonell, A. McLean.	Macdonell, McMaster & Geary .	Barristers	Traders Bank Building.
1661	Macfadden, Jas. A....	New York Life Assurance Co...	Life Insurance	Manning Arcade.
785	MacGregor, Marshall ..	Erie Railroad Co	General Canadian Agents	Board of Trade Bldg.
2094	MacKay, A. B	R. O. & A. B. MacKay	Vessel Owners	Hamilton, Ont.
1816	MacKay, John F	Globe Printing Co., Ltd	Business Manager	Toronto.
1106	Mackay, John		Public Accountant	7-9 King St. East.
1689	Mackenzie, J. M	Imperial Bank of Canada	Bankers	Wellington St. East.
2351	Mackenzie, J. N	Smith, Mackenzie & Marter...	Insurance Brokers	24 Toronto St.
1817	Mackenzie, M.A., Prof.		Actuary	University of Toronto.
*652	Mackenzie, Wm	The Toronto Railway Co	President	Church and King Sts.
1898	Mackenzie, W. A	Æmilius Jarvis & Co.	Bond Brokers	McKinnon Bldg.
295	MacLaren, Jno. F	Ogilvie Flour Mills Co., Ltd...		Room 114, Confed. Life Bldg.
479	MacLean, Lt.-Col. J. Bayne	The MacLean Publishing Co...	Publishers of Trade Newspapers, Magazines, Technical and Scientific Books	232 McGill St., Montreal, P.Q.
1627	MacMahon, H. W	John Leckie & Co	Ship Chandlers	76 Wellington St. West.
2330	Macnamara, H. H	Grip, Limited	Engraving	48-52 Temperance St.
1060	Madden, James T	Wm. Ryan Co., Ltd	Pork Packers & Com. Merch'ts.	70-72 Front St. East.
*401	Magann, G. P		Contractor Railway Supplies..	119 Wellington St. West.
2349	Maguire, Alfred	Maguire & Connon	Insurance Brokers	27-29 Wellington St. East.
1958	Malcolm, A. G	Gordon, Mackay & Co., Ltd...	Wholesale Dry Goods	48 Front St. West.
1613	Mallison, Fred	Mallisons, Ltd., and Dominion Textile Co., Ltd...	Cotton Spinners	1 Wellington St. West.
2391	Mallon, M. P		Wholesale Poultry & Game....	33 Jarvis St.
1160	Malone, Elias T	Star Printing & Publishing Co..	President	59 Yonge St.
1312	Mann, D. D	Mackenzie, Mann & Co., Ltd..	Railway Contractors	Can. Nor. Ry. Bldg.
2170	Manning, James	Brereton & Manning	Wholesale Furs	59-61 Wellington St. West.
2078	Marlatt, W. T	The Marlatt & Armstrong Co., Ltd	Tanners	Oakville, Ont.
148	Marlatt, C. G			
765	Marriott, Chas	Geo. Goulding & Sons	Dry Goods and Millinery	55-57 Wellington St. West.
1746	Marshall, Edwin	Excelsior Life Ins. Co	General Manager	26 Isabella St.
1818	Marshall, Kenric R..	The Standard Fuel Co	Vice-President	58 King St. East.
745	Marshall, Noel		President & General Manager	
873	Marshall, T		Wholesale Jeweller	78 Gloucester St.
1565	Marshall, W. J	Rutherford, Marshall & Co....	Produce Merchants	68 Front St. East.
1639	Martin, Norman L....	N. L. Martin & Co	Assignees, etc	64 Wellington St. West.
2079	Martin, William	Aikenhead Hardware, Ltd....	Hardware	19 Temperance St.
524	Mason, Lt.-Col. Jas....	Home Bank	General Manager	King St. West.
1602	Mason, J. Cooper	Home Bank	Manager	King St. West.
1819	Mason, P. L	P. L. Mason & Co	Commission Merchants	50 Front St. East.
1736	Mason, T. H	Mason & Shaw	Insurance Brokers	38 Wellington St. East.
320	Massey, C. D	Massey-Harris Co., Ltd	Honorary President	King and Massey Sts.
2371	Massie, Robert F	Dominion Fire Insurance Co...	President	44 Victoria St.
1585	Mathews, A. E	Mathews Grain Co	Grain Exporters	Board of Trade Bldg.
31	Mathews, J. T		Vessel Owner	703-4 Board of Trad Bldg.

No.	Name.	Firm.	Business.	Location.
417	Matthews, W. C.....	R. G. Dun & Co.....	Mercantile Agents.....	70 Bay St.
*30	Matthews, W. D.....	W. D. Matthews & Co.....	Grain Merchants.....	305-308 Board of Trade Bldg.
1548	Matthews, W. L.....	Canada Malting Co.....	Maltsters.....	Board of Trade Bldg.
255	May, Samuel.....	.....	Billiard Table Manufacturer...	102-104 Adelaide St. West.
1960	Maybee, E.....	Maybee & Wilson.....	Cattle Dealers.....	Western Cattle Market.
153	Medland, W. A.....	Medland & Son.....	General Agent Scottish Union and National Fire Ins. Co...	Mail Bldg.
1556	Meek, Chas. S.....	S. H. & M. Co., Ltd.....	Mfrs. of Silk Petticoats, Ladies' Belts and Neckwear.....	King & Spadina Ave.
504	Melady, John.....	Melady & Co.....	Grain Merchants.....	409-412 Board of Trade Bldg.
1233	Melady, J. T.....	.....	Grain.....	512 Board of Trade Bldg.
2081	Meldrum, G. H.....	Can. Tin Plate & Sheet Steel Co.	President.....	Montreal, Que.
2082	Meredith, Charles H...	The Stewart Co., Ltd.....	Manufacturers.....	Adelaide and Duncan Sts.
1900	Meredith, Thomas.....	Thos. Meredith & Co.....	Hardware.....	156 King St. East.
1827	Merson, G. O.....	.....	Chartered Accountant.....	16 King St. West.
2171	Metcalfe, H. D.....	Henry D. Metcalfe & Co., Ltd..	Grain Exporters.....	Box 519, Winnipeg.
2386	Meyers, J. W.....	Peterboro Cereal Co.....	Miller and Grain Dealer.....	Peterborough.
*263	Michie, J. F.....	Michie & Co.....	Wine Merchants.....	7 King St. West.
1820	Mickleborough, J. W..	Mickleborough, Muldrew & Co..	Wholesale Woollens.....	Front St. West.
*277	Miller, John B.....	Parry Sound Lumber Co.....	President.....	Traders Bank Bldg.
1823	Miller, N. R.....	.....	Manufacturers' Agent.....	31 Melinda St.
*778	Millichamp, R.....	.....	.....	McKinnon Bldg.
1963	Millman, W. H.....	W. H. Millman & Sons.....	Wholesale Grocery Brokers....	27 Front St. East.
1822	Milne, W. G.....	Alex. Cavanagh.....	Grain.....	505 Board of Trade Bldg.
2084	Milnes, J. H.....	The Milnes Coal Co., Ltd.....	Coal Dealers.....	79 King St. East.
1730	Minton, Thos. S.....	Atlas Insurance Co.....	Insurance Agents.....	14 Richmond St. East.
2304	Mitchell, Chas. H.....	.....	Consulting Engineer.....	Traders Bank Bldg.
1824	Mitchell, Joseph L....	.....	Stock Broker.....	21 Melinda St.
1902	Mitchell, T. A.....	Denton, Mitchell & Duncan...	Wholesale Dry Goods.....	79 Wellington St. West.
1134	Moffat, W.....	Imperial Bank of Canada.....	Inspector.....	Wellington St. East.
1573	Monypenny, J.....	Monypenny Bros. & Co.....	Wholesale Dry Goods.....	70 Bay St.
296	Moore, Hugh.....	Crane & Baird.....	Accountants.....	3rd Floor, Board of Trade Bldg.
*760	Moore, S. J.....	The Carter, Crume Co., Ltd...	Check Book Manufacturers....	445 King St. West.
1825	Moore, Thomas.....	Toronto & Belleville Rolling Mills Co.....	Metals.....	Belleville, Ont.
2332	Moore, Walter.....	The W. E. Sandford Mfg. Co..	Manager.....	58 Wellington St. West.
1903	Moore, W. T.....	Georgian Bay Milling & Power Co., Ltd.....	Grain and Flour.....	Meaford, Ont.
925	Morang, George N....	Morang & Co., Ltd.....	Publishers.....	Ogilvie Bldg.
988	Moreland, A. J.....	The China & Japan Silk Co., Ltd.	President.....	66 Chesterfield Ave., Westmount, Montreal, P.Q.

1129	Morris, Massey	Canadian Bank of Commerce	Assistant Manager	King St. West.
2230	Morrison, Chas. E.	The James Morrison Brass Mfg. Co., Limited	Manufacturers	93-97 Adelaide St. West.
*235	Morrison, James.			
1826	Morrow, G. A.	Central Canada Loan & Svgs. Co.	Assistant Manager	26 King St. East.
1297	Mortimer, Thos.		Manufacturers Agent	Empire Bldg.
†1828	Moyes, Jno. W.		Consulting Engineer	42 Glen Ave., Deer Park.
1561	Moysey, A. B.	A. B. Moysey & Co.	Grain Merchants	Board of Trade Bldg.
1520	Muirhead, Andrew		Paints, Oils and Varnishes	82 Bay St.
*640	Muldrew, John	Mickleborough, Muldrew & Co.	Importers of Dry Goods	58 Front St. West.
1273	Muller, Geo. W.	G. W. Muller	Whol. & Retail Cigar Merchant	Traders Bank Bldg.
2372	Mulock, Cawthra			Dominion Bank Chambers.
2241	Mulqueen, P. J.	Spilling Bros.	Cigar Manufacturers	163 Yonge St.
1964	Munro, Hugh	The Oliver Lumber Co. of Toronto, Ltd	Wholesale Lumber	65 Canada Life Bldg.
1107	Munroe, Edwin S.	Wilson, Munroe & Co.	Whol. Paper Dealers & Bookbinders' Supplies	106-8 York St.
1729	Murphy, Joseph	New York Underwriters' Ag'cy.	Fire Insurance	16 Wellington St. East.
1654	Murray, Major J. A.	W. A. Murray & Co.	Dry Goods	King St. East.
2250	Musson, George	Geo. Musson & Co.	Com. Merchants and Brokers	50 Front St. East.
1766	McAnish, Daniel T.	D. T. McAnish & Co.	Publishers	123 Bay St.
1770	McBean, A. A. O.		Grain Merchant	Grain Exch'ge, Winnipeg, Man.
1965	McBean, Bruce	Bruce McBean & Co.	Grain Brokers	Grain Exch'ge, Winnipeg, Man.
290	McBean, Fred. J.	F. J. McBean & Co.	Grain Merchants	505-506 Board of Trade Bldg.
1554	McBride, Isaac		Grain	King, Ont.
2219	McCahill, Neil		Miller and Grain Dealer	Forest, Ont.
2396	McCall, Douglas	The D. McCall & Co., Ltd.	Millinery	94 Wellington St. West.
755	McCallum, C. J.	Aylmer Canning Co.	Manager	319 Mary St. N., Hamilton, Ont
1966	McCallum, Duncan J.	Seaforth Milling Co.	Millers and Grain Dealers	Seaforth, Ont.
1533	McCann, Wm	The McCann Milling Co		Foot of Jarvis St.
1710	McCarter, J. B.	Empire Whitewear Co., Ltd.	Manufacturing	King and John Sts.
1084	McCausland, Robert	Robert McCausland, Ltd	Memorial Stained Glass Windows, Art Glass for Dwellings and Public Buildings	86 Wellington St. West.
1606	McCausland, W. M.	Continental Costume Co.	Manufacturers	79-83 Wellington St. West.
1774	McClung, Jas. E.	J. E. McClung	Mfrs. Agent	8 Wellington St. East.
122	McColl, J. B.	McColl Bros. & Co.	Oil Merchants	474 Gerrard St. East.
2369	McComb, Wm	Crown Coal Co.	Coal	97½ King St. West.
2168	McConkey, Thos. G.	North American Life	Insurance	116 King St. West.
626	McCormack, R. L.	Conger Coal Co., Ltd.	Secretary	6 King St. East.
121	McCuaig, J.		Commission Merchant	Board of Trade Bldg.
1242	McCullough, S.		Grain Merchant	Dundalk, Ont.
1830	McCurrah, John	The Consolidated Cloak Co., Ltd.	Manufacturers	142-144 Front St. West.
1756	McCutcheon, Jas. K.	Home Life Ins. Co.	Insurance Manager	Home Life Bldg.

No.	Name.	Firm.	Business.	Location.
1150	McDonald, C. S.	McDonald & Wilson	Hardware Merchants	187 Yonge St.
1582	McDonald, David	McDonald & Halligan	Live Stock Agents	Western Cattle Market.
2393	McDougall, John	John McDougall & Co	Flour and Feed	West Toronto
150	McFall, Arthur A.		Miller and Grain Merchant	Bolton, Ont.
1599	McGaw, C. A.	Lake Huron & Manitoba Milling Co., Ltd	Flour Milling	Traders Bank Bldg.
2313	McGaw, Oscar E.	McGaw & Russell	Manufacturers Agents	Adelaide and Church Sts.
1124	McGee, Harry	The T. Eaton Co., Ltd	Dry Goods, etc	190 Yonge St.
2340	McGill, Chas. G.	Wm. McGill & Co	Coal	1143 Yonge St.
1063	McIndoe, R. S.		Commission Merchants	54 Wellington St. East.
1234	McIntosh, Reginald K.	P. McIntosh & Sons	Grain, Cereals & Oatmeal Mfrs.	109-111 Cottingham St.
314	McIntosh, W. D.		Flour Merchant	56 Grenville St.
1712	McIntosh, W. D., Jr.	John Gordon & Son		80 Bay St.
2093	McIntyre, William	J. McIntyre & Sons	Grain Merchants	Grand Valley, Ont.
1122	McKay, D. H.	The Universal Knitting Co., Ltd	President & Managing Director.	80-82 Wellington St. West.
1724	McKee, John A.	Dodds Medicine Co		72 Bay St.
244	McKeggie, J. C.		Grain Merchant	Board of Trade Bldg.
2377	McKellar, Paul		Grain Merchant	12 Lower St. Lawrence Market.
1831	McKendry, J. N.	McKendrys, Ltd	Retail Millinery	226-228 Yonge St.
2095	McKinnon, D. L.			Sudbury, Ont.
*560	McKinnon, J. H.	Northrop & Lyman Co	Wholesale Druggists	86-88 Richmond St. West.
*562	McKinnon, S. F.			McKinnon Bldg.
1676	McLaren, J. A.	McLaren & Dallas	Boots and Shoes	30 Front St. West.
2364	McLaughlin, C. H.		Maltster and Grain	731 Chamber of Commerce, Buffalo, N.Y.
*649	McLaughlin, M.			478 Huron St.
2099	McLean, Ernest L.	Szeliski & McLean	Insurance Brokers	22 Toronto St.
2229	McLean, Robt. T.	R. G. McLean	Printers	26 Lombard St.
2312	McLennan, J. R.		Grain	Treherne, Man.
2255	McLeod, A. C.	McLeod Milling Co	Millers	Stratford, Ont.
2100	McLeod, George	McLeod & Allen	Publishers	42 Adelaide St. West.
990	McMahon, Frank			52 Victoria St.
1757	McMaster, A. C.	Macdonnell, McMaster & Geary		Traders Bank Bldg.
*838	McMaster, J. Short			Sussex Court.
2169	McMichael, Isaac	G. N. W. Telegraph Co	General Manager	17 Wellington St. East.
1540	McMichael, Peter	Dom. Radiator Co., Ltd	Radiator Manufacturers	340 Dufferin St.
1829	McMillan, H. T.	Standard Bank		16 Wellington St. West.
1962	McMillan, Thos.	A. Ansley & Co		52 Wellington St. West.
456	McMurrich, Geo.		Insurance	8 Leader Lane.
434	McNairn, Samuel		Grain and Commission	Scott and Colborne Sts.

*833	McNaught, W. K.	American Watch Case Co.	President & Managing Director.	511 King St. West.
1133	McQuay, Geo.	.....	Tanner	Owen Sound, Ont.
1630	McQuillan, Thos.	Dominion Textile Co.	.....	1 Wellington St. West.
1967	McTaggart, Wm.	Gordon, Mackay & Co., Ltd.	Wholesale Dry Goods	48 Front St. West.
2293	McVittie, John	Parkes & McVittie	Agents Royal Ins. Co.	27-29 Wellington St. East.
294	Nairn, Alex.	.....	Contractor	415 Jarvis St.
2268	Nasmith, H. C.	The Nasmith Co.	.....	66 Jarvis St.
*538	Nasmith, J. D.			132 Balsam Ave.
238	Nelles, R. L.	G. T. R.	Local Freight Agent	G.T.R. Offices, Simcoe St.
2173	Nerlich, Emil.			
1536	Nerlich, Henry.	Nerlich & Co.	Wholesale Fancy Goods	146-148 Front St. West.
1968	Nerlich, Herman.			
1411	Newsome, W. H.	Newsome & Gilbert	Legal Stationers & Typewrit'rs.	9 Jordan St.
1905	Nichol, William J.	W. J. Nichol & Co.	Trustees and Appraisers	Front and Scott Sts.
*56	Nicholls, Frederic.	Can. General Elec. Co., Ltd.	2nd Vice-Pres. & Gen. Man.	Simcoe & King Sts.
1305	Nicholls, H. G.			
1294	Nisbet, R. A.	Nisbet & Auld	Woollens	34 Wellington St. West.
1354	Noble, Alex. L.	R. Noble	Grain and Flour	Norval, Ont.
215	Nordheimer, Albert.	The Nordheimer Piano and Music Co., Ltd.	Piano Manufacturers	15 King St. East.
*120	Northcote, Reginald.	.....	Hops and Brewers' Supplies.	28 Wellington St. East.
1515	Northway, John	John Northway & Son, Ltd.	Cloaks, Suits, etc	91 Wellington St. West.
438	Nourse, C. E.	Canada Grain Co., Limited.	Grain Merchants	504½ Board of Trade Bldg.
1472	O'Brien, Daniel	O'Brien	Ladies' Tailor	73 King St. West.
112	O'Keefe, E.	The O'Keefe Brewery Co. of Toronto, Ltd.	Brewers and Maltsters	9-17 Gould St.
*51	Oliver, Joseph	Oliver Lumber Co. of Toronto	Wholesale Lumber	65 Canada Life Bldg.
2286	Omand, Wm. C.	.....	Flour and Feed	601 Board of Trade Bldg.
2103	Ormsby, A. B.	A. B. Ormsby, Ltd.	Manufacturers	165 Queen St. East.
1696	Ormsby, Jno. Y.	Burnett, Ormsby & Clapp.	Insurance Brokers	38 Wellington St. East.
633	Osborne, James Kerr.	Massey-Harris Co., Ltd.	Mfrs. of Agric. Implements.	Cor. Massey and King Sts.
*559	Osler, E. B., M.P.	Osler & Hammond	Brokers	Jordan and Melinda Sts.
2104	Osler, F. Gordon	Osler & Hammond	Stock Brokers	Jordan St.
2380	Osler, A. E.	A. E. Osler & Co.	Brokers	18 King St. West.
1834	Overend, M. A.	Dominion Line S.S.	Western Freight Agent	28 Wellington St. East.
1569	Owen, L. C.	Bank of Ottawa	Manager	King Edward Hotel Bldg.
896	Palmer, John J.	TorontoType Foundry Co.,Ltd.	Printers' Machinery	70 York St.
1762	Parke, Wm.	Robert. Henderson & Co.	Manufacturers	Empire Bldg.
2240	Parker, A. D.	F. J. Smith & Co.	Real Estate	61 Victoria St.
201	Parker, R.	Parker's Dye Works	Dyeing and Finishers	787 Yonge St.
2108	Parrish, W. L.	Parrish & Lindsay	Grain Dealers	Winnipeg, Man.
2109	Parsons, W. G.	C. Parsons & Sons, Ltd.	Leather Merchants	79 Front St. East.

No.	Name.	Firm.	Business.	Location.
1065	Paterson, J. H.	Toronto Hardware Mfg. Co.	Plumbers' Supplies	402 Dufferin St.
1836	Paterson, Noble L.	The Paterson Mfg. Co., Ltd.	Manufacturers	361 King St. East.
1593	Patterson, A. B.	Merchants Bank of Canada	Manager	Toronto.
*721	Patterson, R. L.	Miller & Richard	Type Founders	7 Jordan St.
1837	Paton, John	Toronto General Trusts Corporation	Real Estate Department	57 Yonge St.
1906	Patrick, W. G.	W. G. Patrick Co.	Importers	29 Melinda St.
1258	Peacey, A. G.	Minerva Mfg. Co.	Manufacturers Whitewear	Bathurst and College Sts.
1838	Peacock, Edward	Dominion Securities Corporation	Manager	26 King St. East.
1235	Pearce, A. V.	Cole & Pearce	Grain	412-13 Board of Trade Bldg.
1839	Pearce, Chas. T.	The News Publishing Co.	Business Manager	Yonge St.
*753	Pearson, Chas.	Pearson Bros.	Real Estate	17 Adelaide St. East.
2175	Pearson, John	Employers' Liability Co.		Temple Building.
2	Pearson, W. H.	Consumers Gas Co.	General Manager and Sec'y.	19 Toronto St.
1840	Pearson, W. H., Jr.	Consumers Gas Co.	Gas Engineer	
*90	Pellatt, Sir Henry M.	Pellatt & Pellatt	Brokers	Traders Bank Building.
*726	Pender, D. A.		Accountant	Merchants Bank Bldg., Winnipeg, Man.
1842	Pentecost, R. W.	W. R. Brock & Co., Ltd.	Wholesale Dry Goods	Bay and Wellington Sts.
1442	Pepall, Geo.	National Desp. Co., G. E. Line.	Canadian Freight Agent	309 Union Station.
1732	Pepall, Wm. E.	Canadian Underskirt Co.		1266 Queen St. West.
1338	Pepler, Arthur	Dominion Bank	Assistant Manager	King and Yonge Sts.
806	Perine, E. G.	M. B. Perine & Co.	Mfrs. of Twine and Cordage	Doon, Ont.
2176	Perkins, Erickson	Erickson Perkins & Co.	Brokers and Bankers	Rochester, N.Y.
1625	Peters, J. Henry	J. Henry Peters Co.	General Textile Smallwares	Mincing Lane.
1177	Petrie, H. W.		Machinery, New and Second-hand	141-145 Front St. West.
1843	Peuchen, A. G.	Standard Chemical Co.	President	Manning Chambers.
2110	Pfeffer, John	Pfeffer Bros.	Mfrs. Flour and Feed	Milverton, Ont.
2327	Phillips, Albert J.	Electrical Machinery Co.		115 Simcoe St.
*318	Phillips, F. J.	Cobban Mfg. Co., Ltd.	Mfrs. Mouldings, Mirror Plates, etc.	Corner Lake and Lorne Sts.
1425	Phillips, Wm.	Can. Northern Railway Co.	General Eastern Agent	C. N. R. Chambers.
2177	Phin, John A.	American Chicle Co.	Mfrs. Chewing Gum	Logan Ave.
1971	Pike, W. S. C.	John L. Leckie, Ltd.		77 Wellington St. West.
2394	Piper, Arthur G.	N. L. Piper Ry. Supply Co., Ltd.	Railway Supplies	314 Front St. West.
899	Playfair, James		Lumber Merchant	Midland, Ont.
1360	Plewes, D.		Flour and Grain Merchant	Room B 10, Board of Trade, Montreal.

1524	Plummer, Frank	Can. Lake & Ocean Navigation Co.	Secretary-Treasurer	Traders Bank.
882	Plummer, J. H.	Dom. Iron and Steel Co.	President	Sydney, N.S.
1271	Poole, Arthur.	Arthur Poole & Co.	Law Booksellers	1302 King St. West.
958	Porter, John S.	The Wm. Davies Co., Ltd.	Pork Packers	24 Queen St. West.
1496	Porter, F. R.	Grand Trunk Railway	Asst. Foreign Freight Agent	Union Station.
1976	Potter, Chas. E.	City Dairy Co., Ltd.	Manager	Spadina Crescent.
1907	Powers, Bruce W.		Grain, Seeds and Coal	Trenton, Ont.
2049	Preen, G. Percy.	Brinton Carpet Co.	Carpet Manufacturers	Peterboro, Ont.
1972	Price, R. N.	Jno. Campbell Co., Ltd.	Millers	St. Thomas, Ont.
1973	Price, Thomas.	S. Price & Son, Ltd.	President Dairy Co.	212 King St. East.
1974	Prisley, Arthur F.	J. B. Harris & Co.	Manufacturers of Glue	Danforth Ave.
*480	Pugsley, John.	Pugsley, Dingman & Co.	Soap Manufacturers	Confederation Life Bldg.
433	Quintal, Jos.	Quintal & Lynch	Hay, Feed & Grain Merchants	29 McGill St., Montreal, P.Q.
1978	Radcliff, W. E.	Henry Disston & Sons, Ltd.	Saw Manufacturers	110-112 Adelaide St. East.
1687	Ralston, Albert J.	National Life Assurance Co. of Canada	Managing Director	Toronto and Adelaide Sts.
2237	Ratz, A. E.	Tavistock Milling Co.	Flour Millers	Tavistock, Ont.
1908	Rea, A. E.	A. E. Rea & Co.	Manufacturers	97 Spadina Ave.
1909	Reaves, Campbell.	The John Inglis Co., Ltd.	Manufacturers	14 Strachan Ave.
1590	Reed, J. Carl.	Reed, Shaw & McNaught	Insurance	61 Yonge St.
1255	Reid, Alexander T.	A. T. Reid Co., Limited.		266-274 King St. West.
1846	Reid, George B.	Ontario Paper Box Mfg. Co.	Paper Box Manufacturers	118 Sherbourne St.
302	Reid, George P.	United Empire Bank of Canada	General Manager	Board of Trade Bldg.
1847	Reid, John Young.	The Robinson Co., Ltd.	Secretary-Treasurer & Director	Winnipeg, Man.
1053	Reinhardt, Lothar.	Reinhardt & Co.	Brewers	2-22 Mark St.
1850	Renfrew, Allan E.	Holt, Renfrew	Hatters and Furriers	5 King St. East.
1849	Rennie, Thomas.	Wm. Rennie Co., Ltd.	Seed Merchants	136 Adelaide St. East.
1979	Rice, H. L.	G. Carter, Sons & Co.	Millers	St. Mary's, Ont.
1417	Rice, O. F.	Imperial Bank of Canada	Manager	28 Wellington St. East.
2256	Rice, R. B.	Rice, Kidney & Co.		16 Victoria St.
1147	Richardson, H. A.	Bank of Nova Scotia	Manager	46 King St. West.
1980	Richardson, H. W.	James Richardson & Sons.	Grain	Kingston, Ont.
1981	Richardson, Jas. A.			Board of Trade Bldg.
1852	Richardson, T. D.		Fire Insurance	16 Wellington St. East.
1108	Riddell, Matthew.	Hart & Riddell	Manufacturing Stationers	40 Wellington St. East.
1755	Ridley, J. S. M.	John Underwood & Co.	Manager	90 Richmond St. East.
1449	Ridout, D. K.	Ridout & Strickland	General Insurance Agents	59 Victoria St.
1740	Ridout, George.	George Ridout & Co.	Commission Merchant	77 York St.
2180	Riky, R. A.	E. Berwick & Co.	Grain	Shelburne, Ont.
1326	Ritchie, Fred. A.	Ritchie & Ramsay	Card & Paper Manufacturers	84 Wellington St. West.

No.	Name.	Firm.	Business.	Location.
332	Robertson, J. Ross....	.....	Proprietor "Evening Telegram".....	Bay and Melinda Sts.
746	Robertson, T.....	Robertson Bros.....	Mfrs. of Confectionery.....	103-113 Queen St. East.
1269	Robertson, Wm.....			
2382	Robinson, Guy D.....	Canadian Pacific Railway.....	Asst. Export & Import Freight Agent.....	Toronto.
1596	Robins, F. B.....	Robins, Ltd.....	Real Estate.....	22 Adelaide St. East.
2366	Roblin, D. O.....	.....	Importer.....	38 Front St. East.
1009	Rochereau, Chas. de la Sabliere.....	Gendron Mfg. Co.....	Manager.....	137 Duchess St.
1066	Rodger, Alex. F.....	The Irving Umbrella Co., Ltd.	Umbrella Manufacturers.....	79-83 Wellington St. West.
1665	Roessel, M. L.....	Louis Roessel & Co.....	Silks.....	58-60 Wellington St. West
2115	Roether, Samuel.....	Prime & Rankin, Ltd.....	Wholesale Dry Goods.....	74 York St.
1637	Roger, F. P.....	.....	Manufacturers Agent.....	Empire Building.
1727	Rogers, Alfred.....	Elias Rogers & Co., Ltd.....	Coal and Wood.....	3 King St. East.
473	Rogers, Albert S.....	The Queen City Oil Co., Ltd...	Oil Merchants.....	Ogilvie Bldg.
*526	Rogers, Elias.....	The Elias Rogers Co., Ltd.....	Coal Merchants.....	3 King St. East.
1738	Rogers, John.....			
2344	Rogers, Joseph.....	Rogers Electric Co.....	.....	145 Queen W.
2292	Rogers, Joseph P.....	Queen City Oil Co.....	.....	Ogilvie Bldg.
1385	Rolph, F. A.....	Rolph & Clark, Ltd.....	Engravers and Lithographers..	Simcoe and Pearl Sts.
1763	Rose, Geo. M.....	The Hunter, Rose Co., Ltd....	Printers and Bookbinders.....	12 Sheppard St.
1853	Ross, Fred. H.....	Fred. H .Ross & Co.....	Insurance Brokers.....	39 Adelaide St. East.
815	Ross, W.....	A. Ross & Sons.....	General Merchants and Grain Dealers.....	Port Perry, Ont.
1521	Ross, W. D.....	The Metropolitan Bank.....	General Manager.....	Toronto.
1855	Rubery, T. W.....	Pollock Bros. & Co., Importers.	Representative.....	28 Wellington St. West.
1650	Rundle, W. E.....	National Trust Co.....	Secretary.....	22 King St. East.
558	Rutter, A. F.....	Warwick Bros. & Rutter, Ltd.	Wholesale Stationers, Printers and Bookbinders.....	King St. and Spadina Ave.
1574	Ryan, M. P.....	The Wm. Ryan Co., Ltd.....	Pork Packers and Whol. Provisions.....	70-72 Front St. East.
1335	Ryckman, E. B.....	Dunlop Tire Co., Ltd.....	.....	Sterling Bank Bldg., King & Bay
1110	Ryrie, Harry.....	Ryrie Bros.....	Jewellers and Diamond Merchants.....	134-138 Yonge St.
1111	Ryrie, James.....			
1138	Samuel, S.....	M. & L. Samuel, Benjamin & Co.....	Metal Merchants.....	King and Spadina.
1983	Sanderson, R. R.....	Sandersons, Ltd.....	Fancy Dry Goods and Mfrs...	68 Wellington St. West.
1718	Saunders, Julius.....	H. & A. Saunders.....	Manufacturing Jewellers.....	King and John Sts.
1588	Scarlett, R. A.....	.....	Grain Merchant.....	510 Board of Trade Bldg.

205	Scheuer, E.		Wholesale Jeweller	90 Yonge St.
1595	Scholfield, G. P.	Standard Bank	Gen. Manager	Wellington and Jordan Sts.
1856	Score, R. J.	R. Score & Son	Merchant Tailors	77 King St. West.
289	Scott, A. A.		Mfrs. of Hardwood Lumber & Slack Cooperage Stock	McGregor, Ont.
2275	Scott, James.	Anglo-American Direct Tea Trading Co., Ltd.	Tea Merchant	27 Wellington St. East.
1170	Scott, Jas. C.	The J. C. Scott Co., Ltd.	Lumber Dealers & Contracting.	106 River St.
1298	Scott, Robt. F.		Manufacturers Agent	29-33 Melinda St.
758	Seagram, J. E.		Miller and Distiller	Waterloo, Ont.
1984	Segsworth, R. F.		Barrister-at-Law	103 Bay St.
1985	Seitz, J. J.	United Typewriter Co., Ltd.	General Manager	7 and 9 Adelaide St. East.
491	Shantz, D. B.	Jacob Shantz & Son Co., Ltd.	Button Manufacturers	Berlin, Ont.
1986	Shaw, Geo. E.	The Telfer Mfg. Co.		Duncan and Pearl Sts.
1731	Shaw, John A.	Mason & Shaw	Insurance Brokers	38 Wellington St. East.
876	Shaw, Hedley.	Hedley Shaw Milling Co., Ltd.	Millers	208 Board of Trade Bldg.
2118	Sheppard, S. T.	Aikenhead Hardware Co.	Secretary-Treasurer	19-21 Temperance St.
1479	Sheppard, W. J.	The Georgian Bay Lumber Co.	Lumber	Waubaushene, Ont.
2119	Sherlock, James	Monarch Brass Mfg. Co.		Port Colborne, Ont.
763	Shirk, Peter.	Shirk & Snider	Millers	Bridgeport, Ont.
2258	Shurly, Ray F.	Shurly & Derrett	Manufacturers	1078 Bloor St. West.
2120	Simpson, Frank.		Contractor	2 Toronto St.
307	Sims, P. H.	British America Ass. Co.		18 Front St. East.
993	Sinclair, John	The Barrie Tanning Co.	Tanners	Barrie, Ont.
1717	Sinclair, John		Grain	Dundalk, Ont.
1089	Sinclair, James M.	Eureka Mineral Wool and Asbestos Co.	Mineral Wool and Asbestos	118 Adelaide St. West.
1714	Sinclair, N. C.	Campbell Milling Co.		St. Thomas, Ont.
1701	Sloan, F. M.	John Sloan & Co.	Wholesale Grocers	Church and Front Sts.
*336	Sloan, John.			
2311	Sloan, Henry.		Grain	Board of Trade Bldg.
1859	Small, Sidney.		Real Estate	20 Adelaide St. East.
261	Smallpiece, Wm. R.	The W. R. Brock Co., Ltd.	Wholesale Dry Goods and Woollens	Bay and Wellington Sts.
2122	Smart, D. Worts.	Taylor & Smart, Ltd.	Millinery	22 Wellington St. West.
1860	Smith, Alfred W.		Insurance Agent	9 Toronto St.
1861	Smith, Ebenezer.	W. D. Matthews & Co.	Grain Buyer	Woodbridge, Ont.
2300	Smith, F. J.	Chas. Smith	Miller	Campbellford, Ont.
1862	Smith, F. J.	F. J. Smith & Co.	Estate and Financial Agents.	61 Victoria St.
2123	Smith, Geo. R.		Grain Merchant	Dunnville, Ont.
766	Smith, Prof. Goldwin.			The Grange.
2124	Smith, H. W.	The Smith-Runciman Co.	Wholesale Millinery Importers.	100 Wellington St. West.
185	Smith, Jesse C.		Grain Buyer	West Toronto.
35	Smith, Jos.		Grain Dealer	Box 317, West Toronto.

No.	Name.	Firm.	Business.	Location.
1988	Smith, J. C.		Grain	Port Huron, Mich. / Sarnia, Ont.
333	Smith, Robt. A.	Osler & Hammond	Stock Brokers	Jordan and Melinda Sts.
2125	Smith, R. Home	National Trust Co., Ltd	Estate Manager	20 King St. East.
1989	Smith, W. S.	The Automboile & Supply Co., Ltd	Manager	Temperance St.
1347	Smith, Chas. C.	Quebec Bank	Manager	King and Toronto Sts.
1452	Smith, H. T.	The David Smith Engraving & Lithographing Co	Lithographers and Engravers	56-60 Church St.
1628	Smith, J. Sproule		Manufacturers Agent	Manchester Bldg.
1591	Smith, R. S.	The Smith-Runciman Co	Wholesale Millinery	100 Wellington St. West.
1568	Smith, Thos. H.	T. H. Smith & Co	Wholesale Produce	70 Colborne St.
1327	Smyth, H. L.		Manufacturers Agent	29 Melinda St.
2280	Smyth, W. R.	Smyth & Macdonald	Barrister	70 Victoria St.
1579	Snell, E.		Cattle Dealer	West Toronto.
884	Snider, E. W. B.		Miller	St. Jacobs, Ont.
759	Snider, W.		Miller and Grain Dealer	Waterloo, Ont.
1560	Somers, G. T.	Canada Grain Co., Ltd	Grain	505 Board of Trade Bldg.
2272	Somerville, Fred	Somerville, Ltd	Plumbers and Steam Fitters Supplies	59 Richmond St. East.
1863	Sommerville, Geo.		Wharfinger	Wharf.
2126	Southam, Richard	Mail Job Printing Co	Printers	75 York St.
1711	Sowdon, A. R. F.	D. Morrice, Sons & Co	Manufacturers Agents	80 Bay St.
1761	Spalding, A. L.	Queen City Vinegar Co	Manager	River St.
843	Spence, Geo.	W. J. Gage Co., Ltd	Wholesale Stationers	84 Spadina Ave.
316	Spence, R. W.	Burton, Spence & Co	Vice-President	44 York St.
1990	Spink D. M.	J. L. Spink, Ltd	Flour and Grain	Stair Bldg., Bay St.
134	Spink, J. L.			Stair Bldg.
2128	Spink, Samuel		Grain Merchant	Grain Exch'ge, Winnipeg, Man.
2320	Stanley, F. J.	Smiley, Stanley & McCausland.	Broker	6 King St. West.
1492	Stanley, W. E.	Dom. Bag Co., and Consumers Cordage Co., Montreal	Traveller	Lucan, Ont.
2251	Stanway, Geo.	Geo. Stanway & Co	Grocers' Brokers	46 Front St. East.
2182	Stark, Alex.	Stark Bros. & Co	Grain	Board of Trade Bldg.
*67	Stark, John.	John Stark & Co	Stock Brokers	26 Toronto St.
503	Stark, W. M.	Stark Bros. & Co	Grain, Flour and Feed	202-203 Board of Trade Bldg.
181	Staunton, Thos. A.	Stauntons, Ltd	Wall Paper Manufacturers	944 Yonge St.
2183	Steed, Wm.	Brampton Milling Co	Millers	Brampton, Ont.
2281	Steedman, J. P.	Gurney Scale Co		Hamilton, Ont.
1864	Steele, R. Clarke	C. A. Wilson & Co	Coal	Mail Building.

72	Steele, R. C.	The Steele, Briggs Seed Co.	Treasurer	105-107 Front St. East.
1865	Steele, W. D.		Secretary	
2198	Stevens, N. H.	Canada Flour Mills	Millers	Chatham, Ont.
2232	Stewart, A. M. S.	A. M. S. Stewart & Co.	Brokers	56 Victoria St.
694	Stewart, Wm. B.		Manufacturers Agent	Empire Bldg.
1868	Stiver, Chas. H.		Grain Merchant	Unionville, Ont.
1867	Stiver, Frank L.		Grain Merchant	Stouffville, Ont.
547	Stone, Wm.	Toronto Lithographing Co.	Lithographers	461 King St. West.
2260	Stone, F. W.			
994	Stout, Walter S.	Dominion Express Co.	Pres. and General Manager	506 Union Station.
2339	Stovel, Albert E.	The Elias Rogers Co.	Secretary	3 King St. East.
1869	Strachan, James.	Strachan Bros.	Hat Manufacturers	130 Wellington St. West.
1159	Stratton, Hon. J. R.	Examiner Printing Co.	Publishers, etc	Peterboro, Ont.
1341	Stringer, Wm. B.	H. B. Stringer & Co.	Fruit Brokers	32 Church St.
2131	Stronach, George	Stronach & Sons	Wholesale Fruits	29 Church St.
2132	Stroud, Henry	Paris Wincey Mills Co.	Wincey Mills	Paris, Ont.
2133	Stuart, S. R.	Stuart Bros.	Flour Millers	Mitchell, Ont.
1671	Suckling, W. J.	Suckling & Co.	Trade Auctioneers	66-68 Wellington St. West.
1747	Sutherland, H.	Equity Fire Ass. Co. of Canada.	Manager	232 Dunn Ave.
1870	Sweeney, F. R.	Reliance Knitting Co.	Manufacturers	King and Bathurst Sts.
1715	Szeliski, Paul von	Szeliski & McLean	Insurance Brokers	22 Toronto St.
1992	Tanner, John	Ideal Women's Wear Co.	Manufacturers	666 King St. West.
2185	Taylor, C. R.		Grain Merchant	Board of Trade, Montreal, P.Q.
1871	Taylor, Edmund	Gowans, Kent & Co., Limited.	Manager	14-16 Front St. East.
2296	Taylor, Gordon		Stock Broker	18 King St. West.
2135	Taylor, R.	Taylor & Smart	Millinery	22 Wellington St. West.
1549	Taylor, W. H.	The T. H. Taylor Co., Ltd.	Flour Manufacturers	Chatham, Ont.
1872	Taylor, Wm. J.	The T. H. Taylor Co., Ltd.	Flour Manufacturers	Chatham, Ont.
1068	Thompson, Fred. C.	Rep. Ulster Steamship Co., Ltd.	"Head Line" of Steamers to Ireland	Board of Trade Bldg.
1873	Thompson, Henry L.	The Copp, Clark Co., Ltd.	Publishers	64 Front St. West.
2375	Thompson, R. L.	Canadian Pacific Ry. Co.	District Passgr. Agent	67 Yonge St.
818	Thomson, D. E., K.C.	Thomson, Tilley & Johnston.	Barristers, Solicitors, etc	Toronto General Trusts Bldg.
1597	Thomson, W. W.	Walter Thomson & Son, Ltd.	Millers and Grain Merchants	London, Ont.
964	Thorn, John O.	The Metallic Roofing Co. of Canada, Ltd.	General Manager	King and Dufferin Sts.
1993	Thorne, A. M.	A. M. Thorne & Co.	Twines, Paper, etc	31 Front St. East.
1994	Thorp, Geo. J.	The Thorp Co.	Grain and Seeds	Guelph, Ont.
2284	Thurston, W. G., K.C.		Barrister	23 Toronto St.
1742	Tilley, Chas.		Leather and Findings	160 Bay St
1995	Tillson, E. V.	Tillson Co.	Millers	Tillsonburg, Ont.
2137	Tilt, Capel	Jas. Carruthers & Co.	Grain Merchants	Grain Exch'ge, Winnipeg, Man.
2342	Todd, Martin N.	Thos. Todd & Son, Limited.	Grain	Galt, Ont.
1539	Tomlin, H. C.		Bread Manufacturer	426 Bathurst St.

No.	Name.	Firm.	Business.	Location.
1874	Torrance, G. W.....	Dominion Line S.S.....	Freight Agent.....	28 Wellington St. East.
1998	Travers, Wm. R.....	Farmers Bank of Canada.....	General Manager.....	Adelaide and Bay Sts.
1875	Trent, Ernest W.....	Grenadier Ice and Coal Co....	Coal and Ice Merchants.....	337 Confederation Life.
2378	Trethewey, W. G.....	.....	Manufacturer.....	28 Toronto St.
2254	Trimble, John H.....	W. H. Lailey & Co., Ltd.....	Manufacturers.....	18 Front St. East.
1633	Turnbull, John.....	.....	Bread Manufacturer.....	Cor. Woolsley and Ryerson Sts.
2138	Turner, Dwight J.....	Turner Lumber Co.....	Lumbermen.....	25 Toronto St.
1254	Turner, F. A.....	Turner & Hamilton.....	Manufacturers Agent.....	84 Wellington St. West.
1876	Tyrrell, William.....	Wm. Tyrrell & Co.....	Booksellers.....	7 and 9 King St. East.
1349	Ubukata, Shigesaburo.	K. Ishikawa & Co.....	Importers of Silk.....	37 Beaconsfield Ave.
1534	Ussher, J. F. H.....	Ussher, Strathy & Co.....	Brokers.....	47-51 King St. West.
*695	Van Norman, C. C....	.....	.....	282 Carlton St.
1999	Vigeon, Harry.....	Vigeon & Co.....	Public Accountants.....	Imperial Bank Bldgs.
2140	Vokes, Miles.....	The Vokes Hardware Co., Ltd..	Whol. and Retail Hardware...	40 Queen St. E.
2321	Waddington, Herbert..	Waddington & Grundy.....	Real Estate.....	82-88 King St. East.
2389	Waddell, John.....	J. B. Stringer & Co.....	Grain.....	Chatham.
1359	Wade, Osler	.....	Assignee and Accountant.....	Empire Building.
784	Wadsworth, Wm. R...	Bank of Toronto.....	Manager.....	60 Wellington St. East.
1392	Waldie, F. N.....	Victoria Harbor Lumber Co...	Lumber.....	12 Wellington St. East.
477	Walker, B. E.....	Canadian Bank of Commerce..	President.....	King and Jordan Sts.
*921	Walker, F. H.....	Hiram Walker & Sons, Ltd....	Distillers.....	Walkerville, Ont.
2187	Walker, Wm. Stuart .	John P. Black & Co., Ltd.....	Manufacturing Agents.....	627 Palmerston Boulevard.
2189	Waller, Jos. M.....	McLaren & Dallas.....	Accountant.....	30 Front St. West.
*521	Walmsley, Thos.....	Scott & Walmsley.....	Underwriters.....	32 Church St.
2350	Walsh, Jas. J.....	.....	Real Estate.....	37 Adelaide St. East.
2001	Walsh, Jas. W. B....	Dominion Bank.....	Manager.....	Yonge and Cottingham Sts.
1416	Walsh, Wm.....	Dom. Express Co.....	General Agent.....	Union Station.
1629	Walton, W. R.....	Canadian Silk Co., Limited....	President.....	9 Morrow Ave.
2365	Wanless, Jr., John....	John Wanless & Co.....	Jeweller.....	396 Yonge St.
1769	Wardlaw, Thos. D....	Geigy Analine & Extract Co...	.....	62 Front St. West.
654	Warren, C. D.....	.....	.....	Traders Bank Chambers.
2002	Warren, James J.....	Trusts and Guarantee Co.....	Manager.....	45 King St. West.
655	Warren, W. A.....	Warren Bros. & Co.....	Wholesale Grocers.....	35-37 Front St. East.
97	Warwick, Geo. R.....	Warwick Bros. & Rutter, Ltd .	Wholesale Stationers, Printers and Bookbinders.....	King St. and Spadina Ave.
1657	Watson, G. F.....	E. & S. Currie Co., Ltd.....	Neckwear Manufacturers.	Empire Bldg.
1572	Watson, Jas. P.....			

1140	Watson, T. H.....	Toronto Bolt and Forging Co., Ltd.....	Mfrs. Bolts, Nuts, Forgings, etc.	Swansea and Gananoque.
2193	Watt, H. L.....	Canada Life Assurance Co.....	Treasurer.....	Canada Life Bldg.
2194	Watt, Jas.....	The Lyman Bros. & Co., Ltd...	.....	71-73 Front St. East.
2003	Watt, John.....	The Watt Milling & Feed Co..	Grain and Produce.....	211 Royce Ave.
910	Watts, C. B.....	Dom. Millers Association	Secy. & Central Grain Buyer..	Board of Trade Bldg.
1173	Watts, Geo. W.....	Can. General Electric Co., Ltd .	Mfrs. Electrical Appliances....	Simcoe and King Sts.
94	Weatherston, N.....	Intercolonial Ry. and Prince Edward Island Ry.....	Freight and Passenger Agent...	51 King St. East (King Edward Hotel).
2195	Webster, Alexander F.	.....	Steamship Agent.....	King and Yonge Sts.
2004	Weiss, Woldemar.....	Dieckerhoff,Raffloer & Co.,Can.	Smallwares.....	Simcoe & Wellington Sts.
996	Weldon, Thos. A.....	The E. B. Eddy Co., Ltd. ...	Manufacturers.....	5 Front St. East.
2196	West, Jos. M.....	J. & J. Taylor,Tor. Safe Works.	Safe Manufacturers.....	145-147 Front St. East.
*272	West, Thomas.....			
2197	West, Wm. N.....			
1306	Westren, Jno.....	Dunlop Tire Co., Ltd.....	Rubber Goods, Bicycle and Carriage Tires.....	13 Temperance St.
1187	Whaley, E.....	Whaley, Royce & Co., Ltd....	Music Publishers and General Musical Mdse.....	158 Yonge St.
2199	Wharin, Sidney G.....	H. W. Nelson & Co., Ltd.....	Broom Mfrs. (Mgr. Director)...	92 Adelaide St. West.
2200	Wheeler, Alexander...	Wheeler & Bain.....	Manufacturers.....	179 King St. East.
2005	White, Douglas L., Jr.	Playfair & White.....	Lumber.....	Midland, Ont.
1626	White, Wm. P.....	Dieckerhoff,Raffloer & Co.,Can.	Smallwares.....	Simcoe & Wellington Sts.
1146	White, W. T.....	National Trusts Co., Ltd.....	Manager.....	22 King St. East.
2201	Whitehead, Herbert A.	.....	Manufacturers Agent.....	28 Wellington St. West.
2006	Whitehead, Wm. E...	.....	Manufacturers Agent.....	28 Wellington St. West.
587	Wickett, S. R.....	Wickett & Craig, Ltd.....	Mfrs. of Staple and Fancy Leathers.....	Front and Cypress Sts.
997	Wigmore, Alf. S.....	Holmes Protection Co.....	Vice-President and Manager...	5 Jordan St.
1562	Wildman, J. F.....	The Office Spec. Mfg. Co., Ltd.	General Manager.....	97-101 Wellington St. West.
2246	Wiley, F. S.....	Wiley & Co.....	Brokers.....	Port Arthur, Ont.
2303	Wiley, H. A.....	The Canadian North-West Steamship Co., Limited.....	Steamship Owners.....	Traders Bank Bldg.
*350	Wilkie, D. R.....	Imperial Bank of Canada.....	President and Gen'l Manager..	Imperial Bank, Toronto.
2203	Wilkinson, A. W.....	.....	Merchant Miller and Grain....	Barrie, Ont.
1583	Wilkinson, J. W.....	Dominion S.S. Line	Western Freight Agent.....	28 Wellington St. East.
1310	Willard, A. R.....	Willard & Co.....	Produce and Commission.....	86 Front St. East.
968	Williams, A. R.....	The A. R. Williams Mach'y Co..	Machinery Manufacturers.....	95-97 Front St. West.
924	Williams, H. H.....	.....	Real Estate.....	26 Victoria St.
1631	Williams, R.....	.....	Manufacturers Agent.....	Manchester Bldg.
1154	Williams, S. J.....	Williams, Greene & Rome Co..	Mfrs. Shirts and Collars.....	Berlin, Ont.
†1361	Wills, Edgar A., J.P...	.....	.....	10 Charles St.
2205	Willson, C. H.....	McDonald & Willson.....	Electric Fixtures & Supplies...	187 Yonge St.

No.	Name.	Firm.	Business.	Location.
1580	Wilson, C. C. L.	Ingersoll Packing House		Ingersoll, Ont.
2206	Wilson, Geo. H.	Wilson Bros.	Wood Merchants	Front St. East—Royal Ins. Bldg.
2345	Wilson, Harold	A. Alexander & Co.	Commission Agent	77 York St.
1752	Wilson, Harold A.	The Harold A. Wilson Co.	Sporting Goods	297 Yonge St.
2207	Wilson, Joseph	Maybee & Wilson	Cattle Dealers	Western Cattle Market.
1419	Wilson, Wm. A.	N. Y. Central & West Shore Ry.	General Canadian Freight Agt.	Board of Trade Bldg.
1744	Wise, Frank	The Macmillan Co. of Canada, Ltd.	Publishing	27 Richmond St. West.
870	Wolverton, A.		Miller	Wolverton, Ont.
2209	Wood, D. B.	Wood Milling Co	Millers and Grain Dealers	Hamilton.
1426	Wood, D. O.	Allan Steamship Line	Western Freight Agent	77 Yonge St.
967	Wood, Edward R.	Central Canada Loan & Savings Co.	Managing Director	26 King St. East.
744	Wood, Hon. S. C.			90 Avenue Road.
965	Wood, James	The Robt. Simpson Co., Ltd.	Secretary	Queen and Yonge Sts.
2211	Wood, W. B.	Brant Mfg. Co.	Millers	Brantford, Ont.
2336	Woodbridge, Murray.	General Brassworks, Ltd.	Manufacturers	69 Stirling Road.
2213	Woodbridge, Thomas.	T. Woodbridge & Co.	Merchants	74-76 King St. East.
996	Woodland, Chas.W. I.	Employers' Liability Ass. Corporation, Ltd.	Manager for Canada	Temple Bldg.
916	Woods, J. W.	Gordon, Mackay & Co., Ltd.	Imp't'rs Dry G'ds & Woollens.	48 Front St. West.
364	Woods, M. J.		Cattle Dealer	14-16 St. Lawrence Market.
2214	Worthington, G. R.	The Ontario Rubber Co.	Merchants	44 Yonge St.
2384	Wright, Alfred	London & Lancashire Fire Ins. Co.		8 Richmond St. E.
1427	Wright, A. A.	St. Lawrence & Chicago Steam Navigation Co., Ltd.	Vessel Owners	Board of Trade Bldg.
868	Wright, John J.	Toronto Electric Co.	Manager	12 Adelaide St. East.
*398	Wright, Jos.	The Bennett & Wright Co., Ltd.	Manufacturers & Contractors.	72 Queen St. East.
1093	Wright, Henry	A. F. Maclaren Imperial Cheese Co.	Manufacturers and Agents	Church and Front Sts.
1157	Yuille, Harry A.		Manufacturers Agent	25-29 Melinda St.
2066	Young, Alexander L.	Aikenhead Hardware Co., Ltd.	Vice-President	17 Temperance St.
1638	Young, John H.		Public Accountant	64 Wellington St. West.
2067	Young, R. B.	Crown Bank of Canada	Assistant Manager	Toronto.
1737	Zeidler, Carl		Importer	98 John St.
1668	Zock, J. J.	J. J. Zock & Co., Ltd.	Jewellers	67 Adelaide St. West.

IMPERIAL BANK
OF CANADA

Capital Authorized . .	*$10,000,000.00*
Capital Paid Up . . .	*5,000,000.00*
Reserve Fund	*5,000,000.00*

D. R. WILKIE, . . . President
HON. R. JAFFRAY, Vice-President

HEAD OFFICE, TORONTO

Branches in the
Provinces of Quebec, Ontario, Manitoba,
Alberta, Saskatchewan and
British Columbia

A General Banking Business Transacted

Savings Bank Department

INTEREST ALLOWED ON DEPOSITS
FROM DATE OF DEPOSIT

The Dominion Bank

HEAD OFFICE: TORONTO, CANADA

CAPITAL PAID UP	$ 3,980,000
RESERVE FUND AND UNDIVIDED PROFITS	5,280,000
DEPOSITS BY THE PUBLIC	37,900,000
TOTAL ASSETS	50,880,000

DIRECTORS:

E. B. OSLER, Esq., M.P., President.
WILMOT D. MATTHEWS, Esq., Vice-President.

A. W. Austin, Esq. — W. R. Brock, Esq.
Jas. Carruthers, Esq. — R. J. Christie, Esq.
J. C. Eaton, Esq. — A. M. Nanton, Esq.
Hon. J. J. Foy, K.C., M.L.A.

C. A. BOGERT, *General Manager.*
H. J. BETHUNE, *Supt. of Branches.*

BRANCHES AND AGENTS THROUGHOUT CANADA AND THE UNITED STATES.
CORRESPONDENTS IN ALL PARTS OF THE WORLD.

AGENTS IN LONDON, ENGLAND:
NATIONAL BANK OF SCOTLAND, Limited.

Travellers' and Commercial Letters of Credit issued, available in all parts of the World.

Sterling Exchange Bought and Sold.

Accounts of Merchants, Traders, Manufacturers, Farmers, Corporations and Individuals received on favourable terms.

SAVINGS DEPARTMENT

IN CONNECTION WITH EACH BRANCH.

DEPOSITS OF ONE DOLLAR AND UPWARDS RECEIVED, AND INTEREST ALLOWED AT CURRENT BANK RATE.

The Canadian Bank of Commerce

HEAD OFFICE:

Toronto
Ontario

B. E. Walker,
President

Alexander Laird,
General Manager

Paid-up Capital,
$10,000,000

Rest,
$6,000,000

BRANCHES IN EVERY PROVINCE OF CANADA, AND IN THE UNITED STATES AND GREAT BRITAIN

BRANCHES IN THE CITY OF TORONTO

Chief Office: 21-25 King Street West—M. Morris, Manager; C. Cambie, Assistant Manager

Bloor and Yonge—Jas. Brydon, Manager
Queen East, Cor. Grant—J. M. Hedley, Manager
144-148 King Street East—F. A. Chisholm, Manager
Yonge and College—G. C. T. Pemberton, Manager
Parkdale—W. A. Cooke, Manager
College and Dovercourt—H. F. D. Sewell, Manager
Parliament Street, Cor. Carlton—A. H. Crease, Manager
Queen and Bathurst—E. M. Playter, Manager
Spadina and College—H. F. D. Sewell, Manager
Yonge and Queen—H. C. Rae, Manager
West Toronto—J. B. McCuaig, Manager

This Bank transacts every description of banking business, including the purchase of Sterling or other Foreign Exchange, and the issue of Drafts on foreign countries.

It also issues Commercial or Travellers' Letters of Credit and Travellers' Cheques available in all parts of the world.

The Bank of Toronto

HEAD OFFICE, TORONTO, CANADA

INCORPORATED 1855

Capital Authorized .	$10,000,000.00
Capital Paid . . .	4,000,000.00
Reserve Fund . . .	4,500,000.00
Assets	40,000,000.00

CURRENT ACCOUNTS opened for business men, firms and corporations on favorable terms.

SAVINGS DEPARTMENT AT EVERY BRANCH, where deposits are received, and interest is paid on all balances half-yearly.

LETTERS OF CREDIT FOR TRAVELLERS issued, available at all important stopping places in Europe and the East, and in the West Indies and North America.

BANKING BUSINESS OF EVERY DESCRIPTION transacted.

DIRECTORS:

W. H. BEATTY, *President.*

W. G. GOODERHAM, *Vice-President.*

Hon. C. S. Hyman
William Stone
Lt.-Col. A. E. Gooderham
Robert Reford

Robert Meighen
John Macdonald
Nicholas Bawlf
Duncan Coulson

D. COULSON, *General Manager.*

J. HENDERSON, *Asst. Gen'l Manager.*

T. A. BIRD, *Inspector.*

Agents in Great Britain, - London City & Midland Bank, Ltd.
Agents in New York, - National Bank of Commerce.

SEVENTY (70) BRANCHES IN
ONTARIO, QUEBEC AND THE WEST

The Royal Bank of Canada

INCORPORATED 1869

CAPITAL, $4,600,000 RESERVE, $5,300,000

BOARD OF DIRECTORS

H. S. Holt, Esq., President — E. L. Pease, Esq., Vice-President

Thos. Ritchie, Esq. — Hon. D. Mackeen — D. K. Elliott, Esq.
Wiley Smith, Esq. — Jas. Redmond, Esq. — W. H. Thorne, Esq.
T. J. Drummond, Esq. — F. W. Thompson, Esq. — Hugh Paton, Esq.
G. R. Crowe, Esq.

HEAD OFFICE, MONTREAL

E. L. PEASE, General Manager — W. B. Torrance, Supt. of Branches
C. E. NEILL and F. J. SHERMAN, Assistant General Managers

BRANCHES

ONTARIO

Arthur
Bowmanville
Burks Falls
Chippawa
Clinton
Cobalt
Cornwall
Elk Lake
Galt
Gowganda
Guelph
Hanover and Elmwood
Ingersoll and Putnam
Kenilworth
London
Niagara Falls
Niagara Falls Centre
Oshawa
Ottawa
Ottawa, Bank St.
Ottawa, Market Br.
Pembroke
Peterborough
South River
Tillsonburg
Toronto
Toronto, Dundas St.
Welland

QUEBEC

Montreal
Montreal Annex
Montreal, Stanley St.
Montreal, St. Paul
Montreal, Seigneurs St.
Westmount, Greene Ave.
Westmount, Victoria Ave.

MARITIME PROVINCES

New Brunswick

Bathurst
Dalhousie
Dorchester
Edmundston
Fredericton
Grand Falls
Moncton
Newcastle
Rexton
St. John
St. John, North End
Sackville
Woodstock

Nova Scotia

Amherst
Antigonish
Bridgewater
Guysboro
Halifax
Halifax, South End
Londonderry
Louisburg
Lunenburg
Maitland
Pictou
Port Hawkesbury
Shubenacadie
Sydney
Truro
Weymouth

Prince Edward Island

Charlottetown
Summerside

Newfoundland

St. John's

NORTH-WEST and BRITISH COLUMBIA

Alberta

Calgary
Edmonton

Manitoba

Plumas
Winnipeg

Saskatchewan

Halbrite
Lipton
Lumsden
Moose Jaw
Regina

British Columbia

Abbotsford
Alberni
Chilliwack
Cumberland
Grand Forks
Kelowna
Ladner
Nanaimo
Nelson
New Westminster
Port Essington
Port Moody
Rossland
Vancouver
do Bridge St.
do Cordova St.
Vancouver, East End
do Granville St.
do Mt. Pleasant
Vernon
Victoria

CUBA, &c.

Caibarien
Camaguey
Cardenas
Cienfuegos
Havana
Havana, Galiano St.
Manzanillo
Matanzas
Mayari
Sagua
Santiago de Cuba

PORTO RICO, San Juan

BAHAMAS, Nassau

UNITED STATES

New York, 68 William Street

Correspondents throughout the World

TORONTO BRANCH, 10 KING STREET EAST

W. F. BROCK, Manager

The Standard Bank of Canada

Head Office:

Toronto, Ontario

Capital Paid Up	$1,877,716
Reserve Fund	2,177,716
Total Assets (April, 1909)	27,011,928

BOARD OF DIRECTORS

W. F. COWAN . . . . . President
FREDERICK WYLD . . . . Vice-President

W. F. ALLEN
W. R. JOHNSTON
WELLINGTON FRANCIS, K.C.
F. W. COWAN
H. LANGLOIS
T. H. McMILLAN

G. P. SCHOLFIELD . . . General Manager
J. S. LOUDON . . Assistant General Manager

A General Banking Business Transacted

Seventy-seven Branches in Ontario

BANK OF MONTREAL

ESTABLISHED 1817 — INCORPORATED BY ACT OF PARLIAMENT

CAPITAL (PAID UP) .	$14,400,000.00
REST	12,000,000.00
UNDIVIDED PROFITS .	217,628.56

HEAD OFFICE, MONTREAL

BOARD OF DIRECTORS

RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G., Hon. President.
HON. SIR GEORGE A. DRUMMOND, K.C.M.G., C.V.O., President.
SIR EDWARD CLOUSTON, Bart., Vice-President.

A. T. PATERSON.	E. B. GREENSHIELDS.	SIR WILLIAM C. MACDONALD.
R. B. ANGUS.	JAMES ROSS.	DAVID MORRICE.
HON. ROBT. MACKAY.	SIR T. G. SHAUGHNESSY, K.C.V.O.	C. R. HOSMER.

SIR EDWARD CLOUSTON, BART., General Manager.

TORONTO BRANCH

SAVINGS DEPARTMENT—Deposits received, and interest allowed at current rates.
COLLECTIONS at all points in the Dominion of Canada and the United States undertaken at most favorable rates.
TRAVELLERS' LETTERS OF CREDIT issued, negotiable in all parts of the world.

A. D. BRAITHWAITE, *Manager* — WM. TURNER, *Ass't Manager*

The Merchants Bank of Canada

ESTABLISHED 1864 — Head Office: MONTREAL

Paid-Up Capital, - -	$6,000,000	Total Deposits, - -	$41,327,872
Reserve Funds, - -	4,400,997	Total Assets, - -	56,598,625

Board of Directors

President, Sir H. Montagu Allan. Vice-President, Jonathan Hodgson, Esq.
Directors—F. Orr Lewis, Esq., Thos. Long, Esq., C. F. Smith, Esq., Hugh A. Allan, Esq.
C. M. Hays, Esq., Alex. Barnet, Esq.
E. F. Hebden, General Manager. T. E. Merrett, Supt. of Branches and Chief Inspector.

THIS institution is one of the oldest and best-known Chartered Banks doing business in Canada. Having 127 Branches, extending from Quebec to Victoria, and most satisfactory arrangements at all other points, it has exceptional collecting and exchange facilities.

In United States—New York Agency, 63 and 65 Wall Street—W. M. Ramsay, Agent.
Bankers in Great Britain—The Royal Bank of Scotland.
Toronto Branch—A. B. Patterson, Manager.

SAVINGS DEPARTMENT AT ALL BRANCHES.

Deposits received of $1.00 and upwards and interest allowed at best current rates.

THE MOLSONS BANK

INCORPORATED 1855

HEAD OFFICE: MONTREAL

CAPITAL PAID UP . . $3,500,000
RESERVE FUND . . . 3,500,000

JAMES ELLIOT,
General Manager

A. D. DURNFORD,
Chief Inspector and Superintendent of Branches

69 BRANCHES THROUGHOUT CANADA

Agents in all the Principal Cities
of the World

TORONTO BRANCH: 114 BAY STREET

BRANCHES ALSO AT 1154 QUEEN W., AND WEST TORONTO

ORIGINAL CHARTER 1854

The Home Bank of Canada

Head Office and Toronto Branch:

8 King St. West

Branches in Toronto open 7 to 9 o'clock every Saturday Night

78 Church St.
Corner Queen West and Bathurst St.
Corner Bloor West and Bathurst St.
Corner Queen East and Ontario St.
20 Dundas St. W., - West Toronto

Branches in Ontario

LONDON. - - 394 Richmond St.
ST. THOMAS, cor. Hiawatha and Talbot
WALKERVILLE, - cor. Wyandotte and Windermere
Alliston, Cannington, Sandwich,
Melbourne, Thorndale, Tecumseh,
Ilderton, Belle River, Everett,
Lawrence Station, Sunderland

Manitoba Branches

WINNIPEG, - - - - 426 Main St.
CRYSTAL CITY, LYLETON
SINTALUTA, SASK.

British Columbia Branch, FERNIE, B.C.

Foreign Agents

National Bank of Scotland, Ltd., England
National Park Bank, - New York
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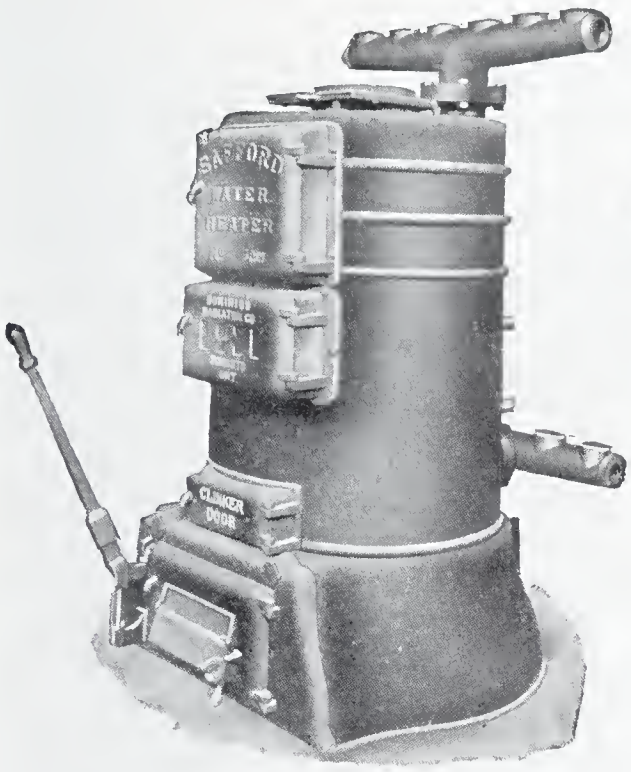

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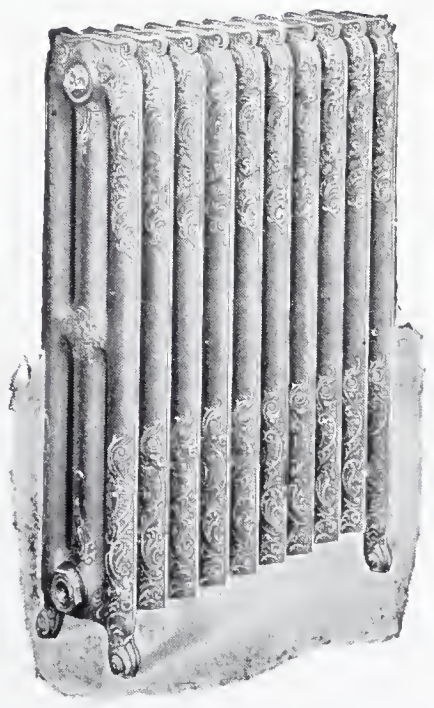

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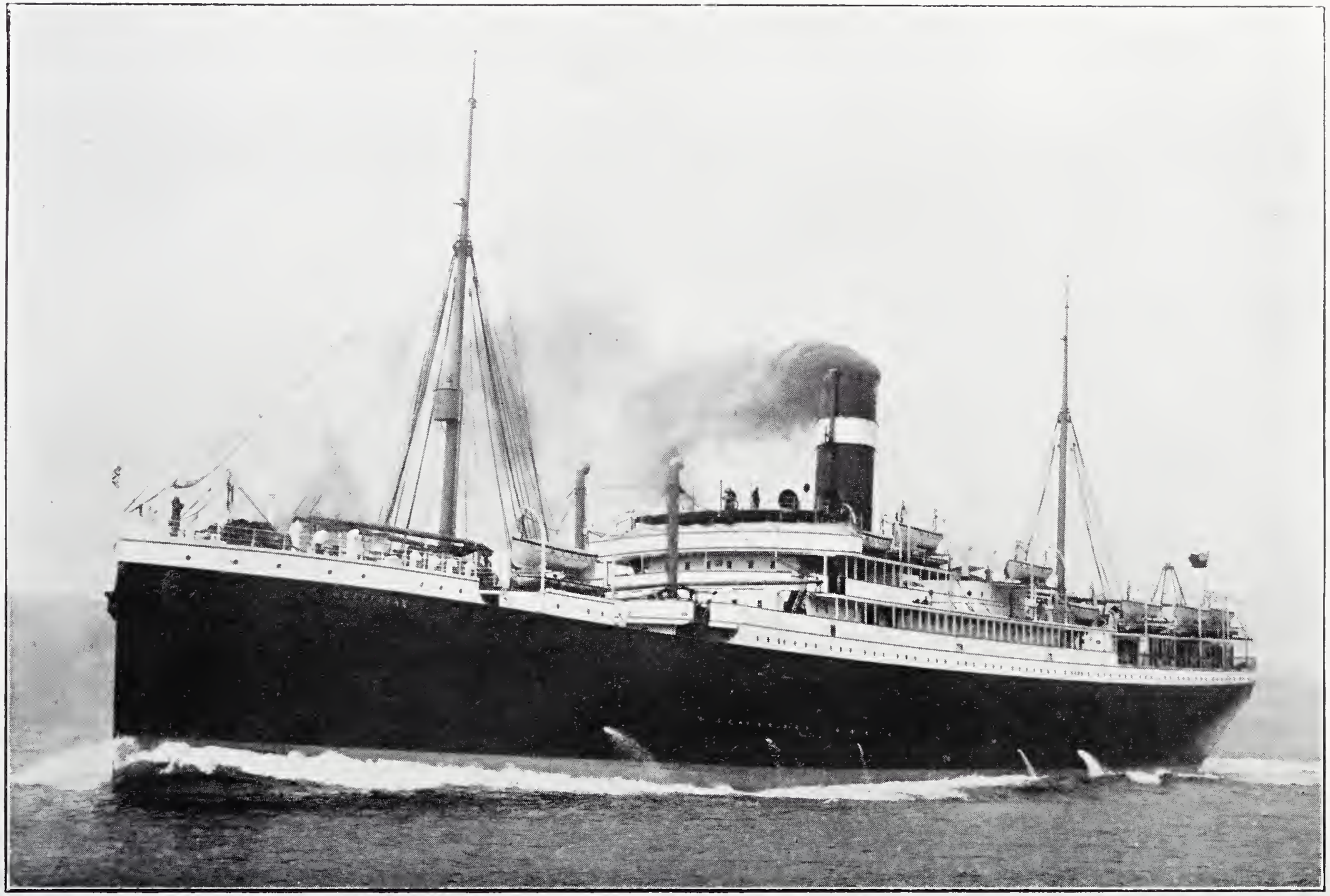

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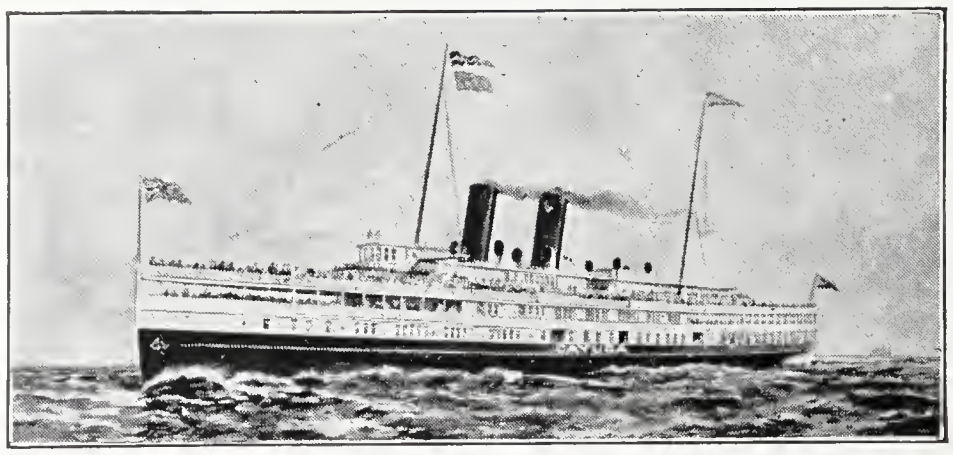

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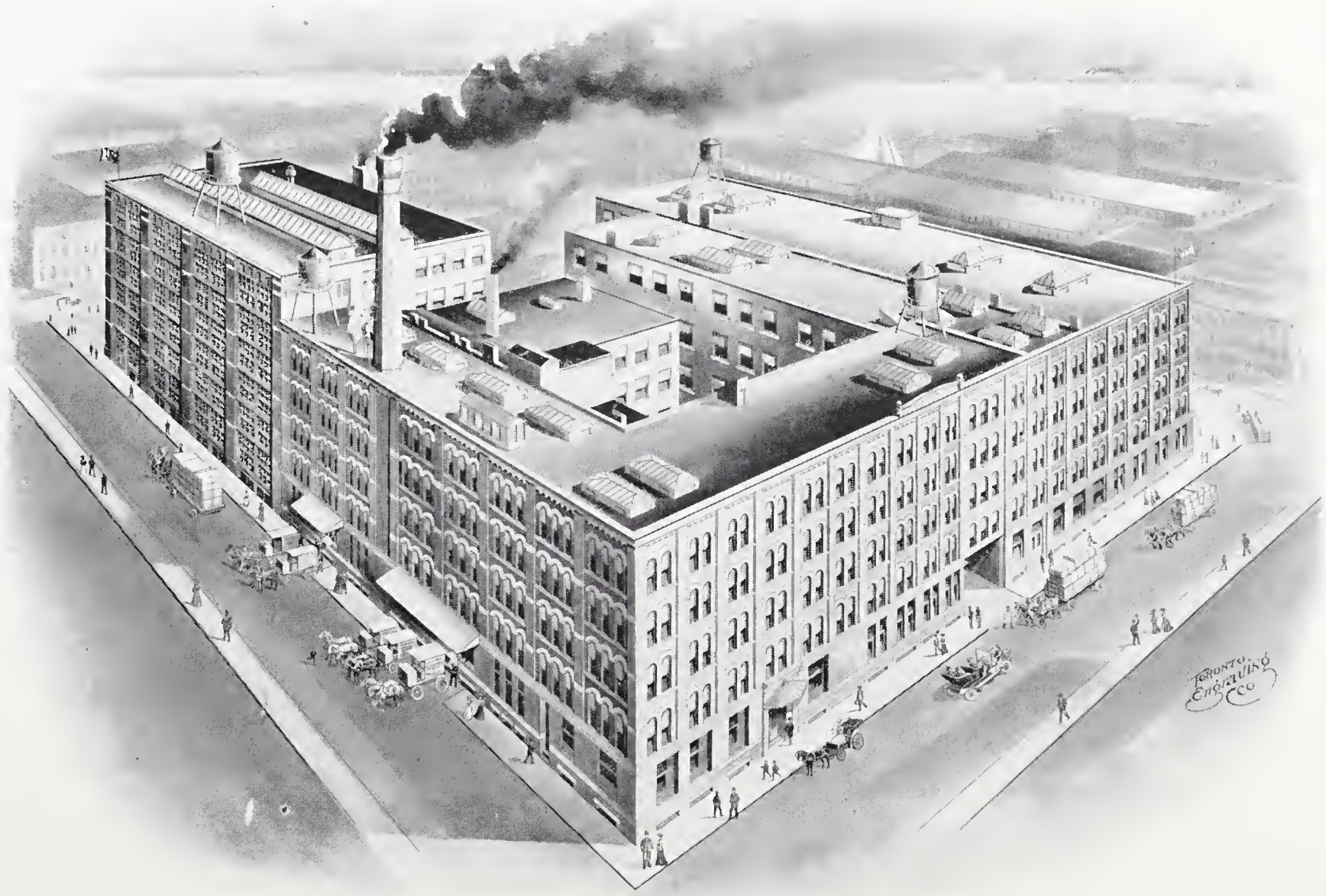

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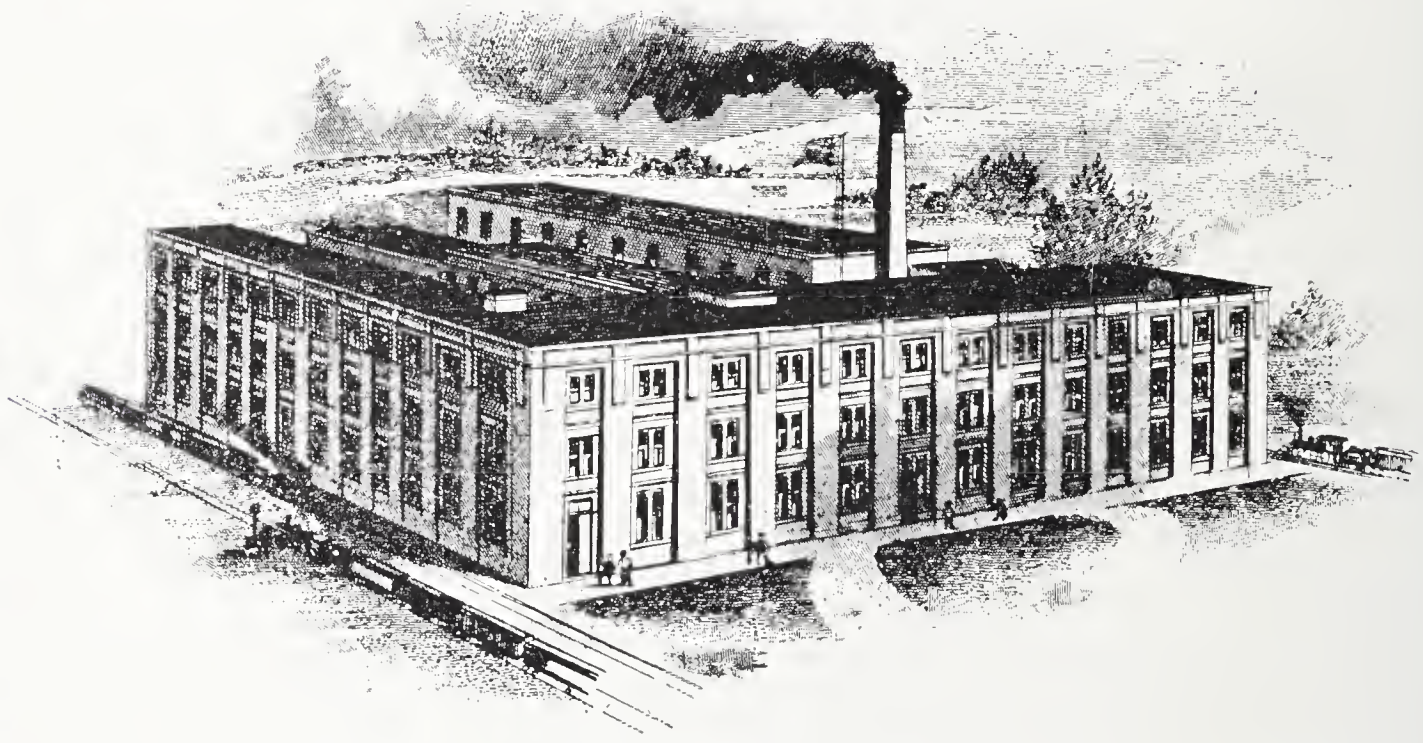

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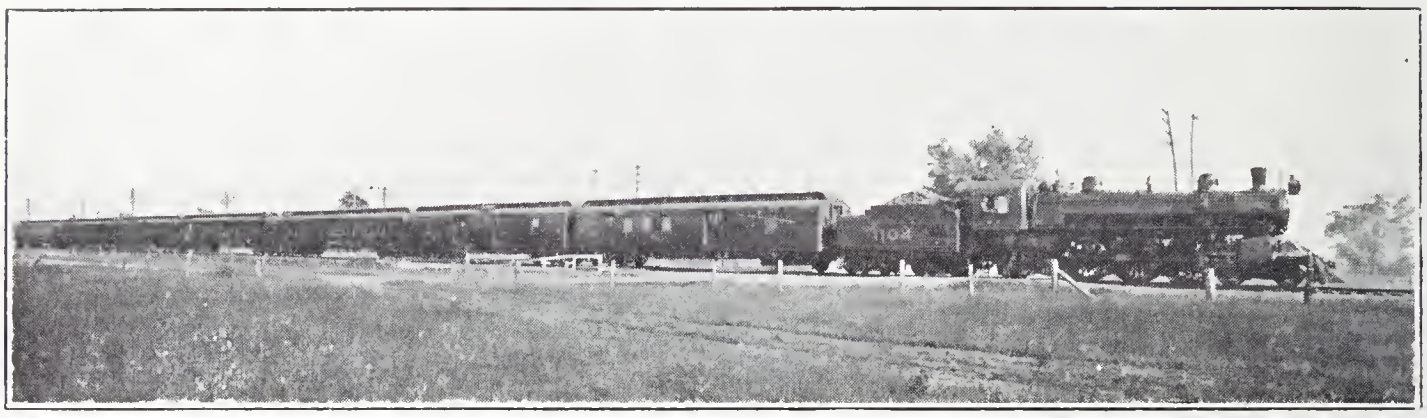

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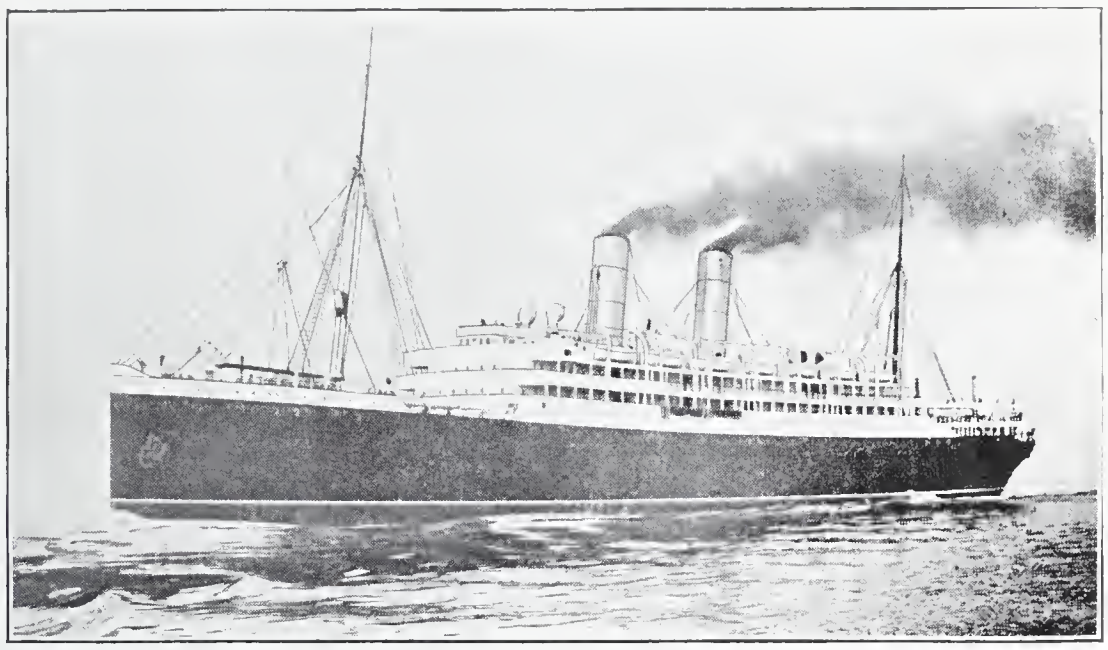

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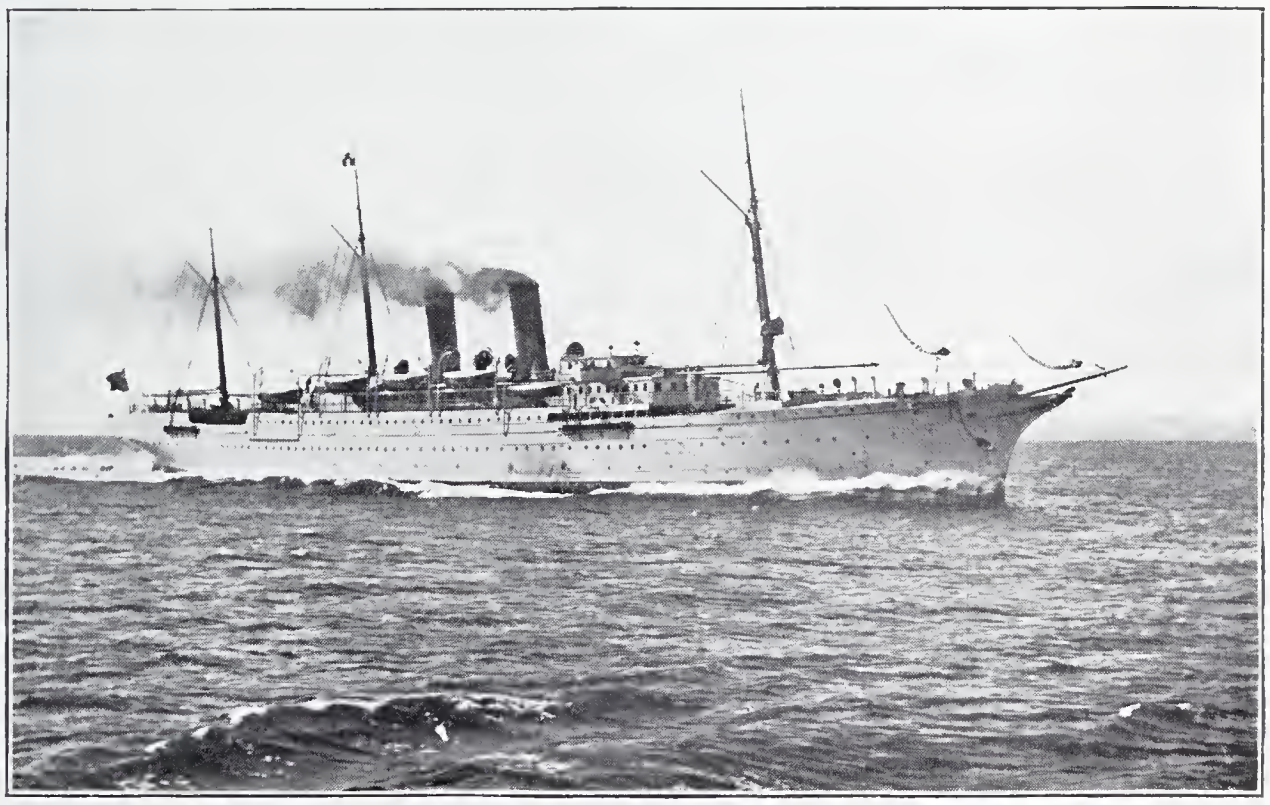

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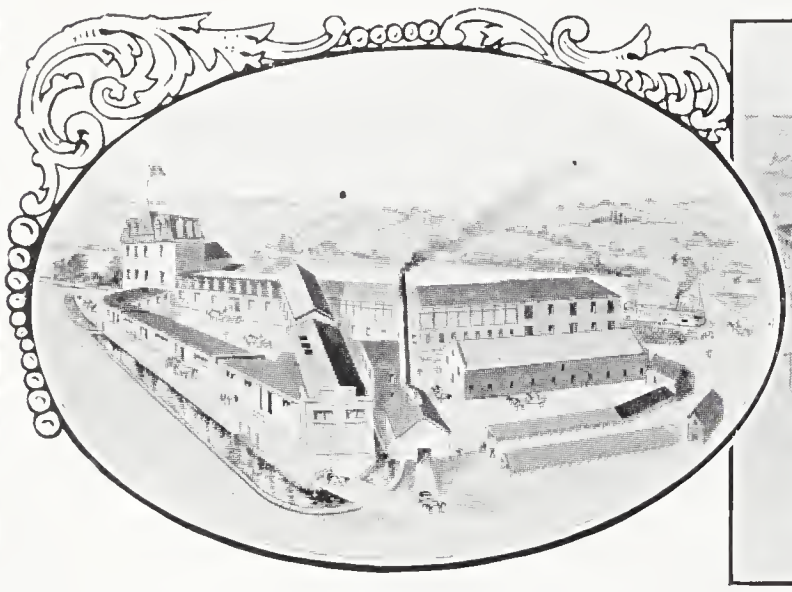

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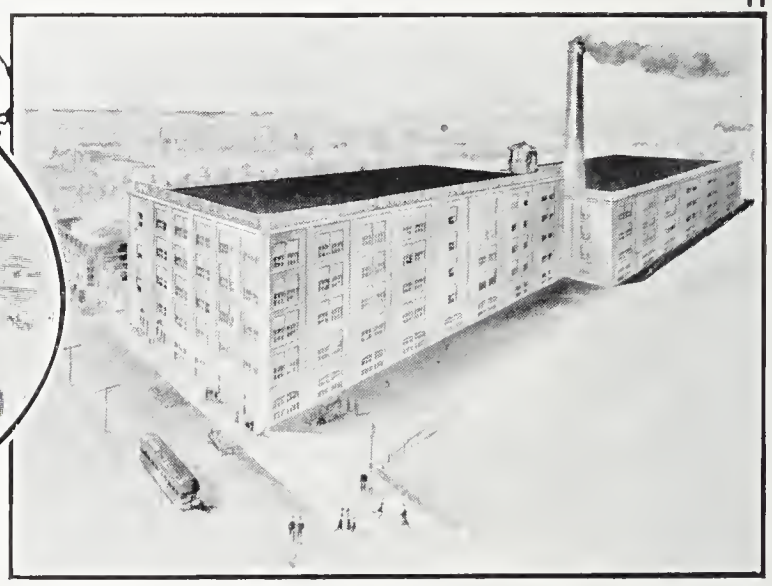

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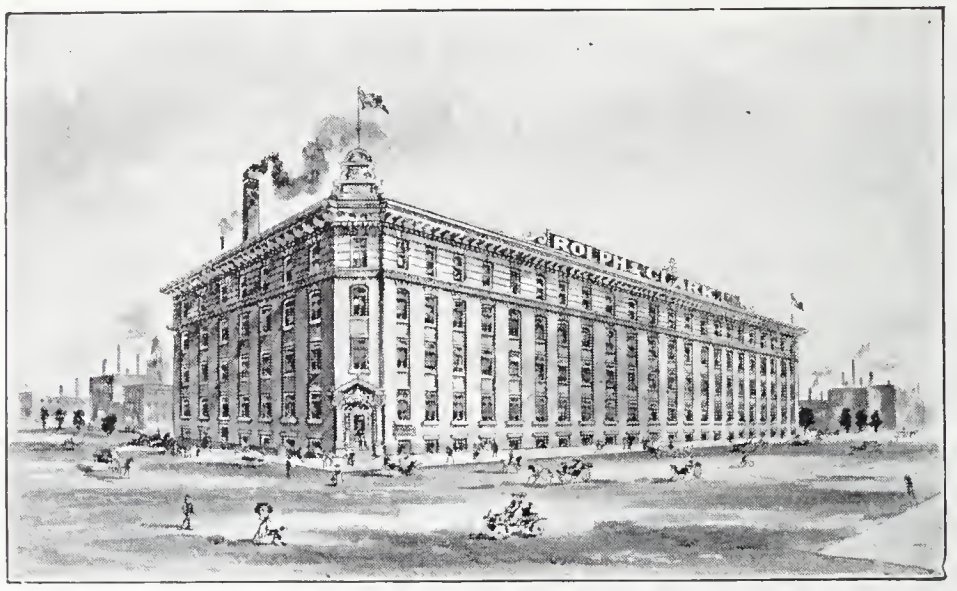

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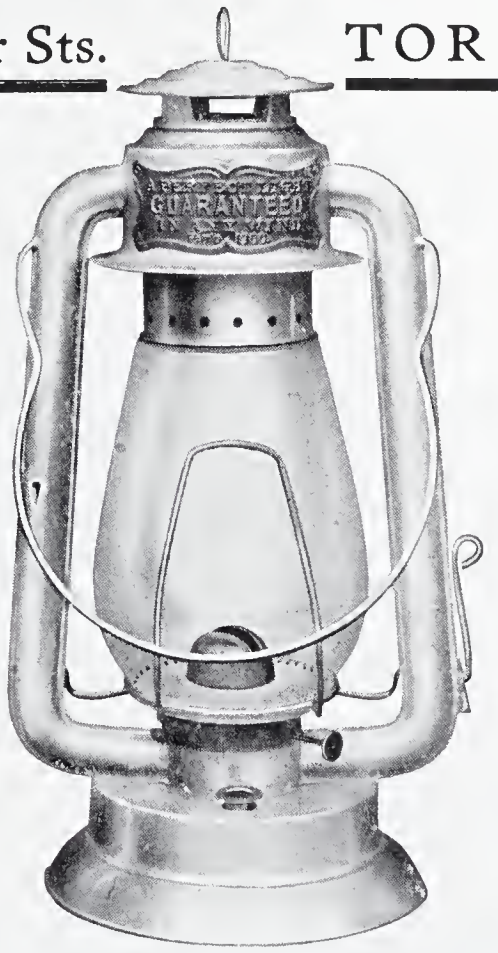

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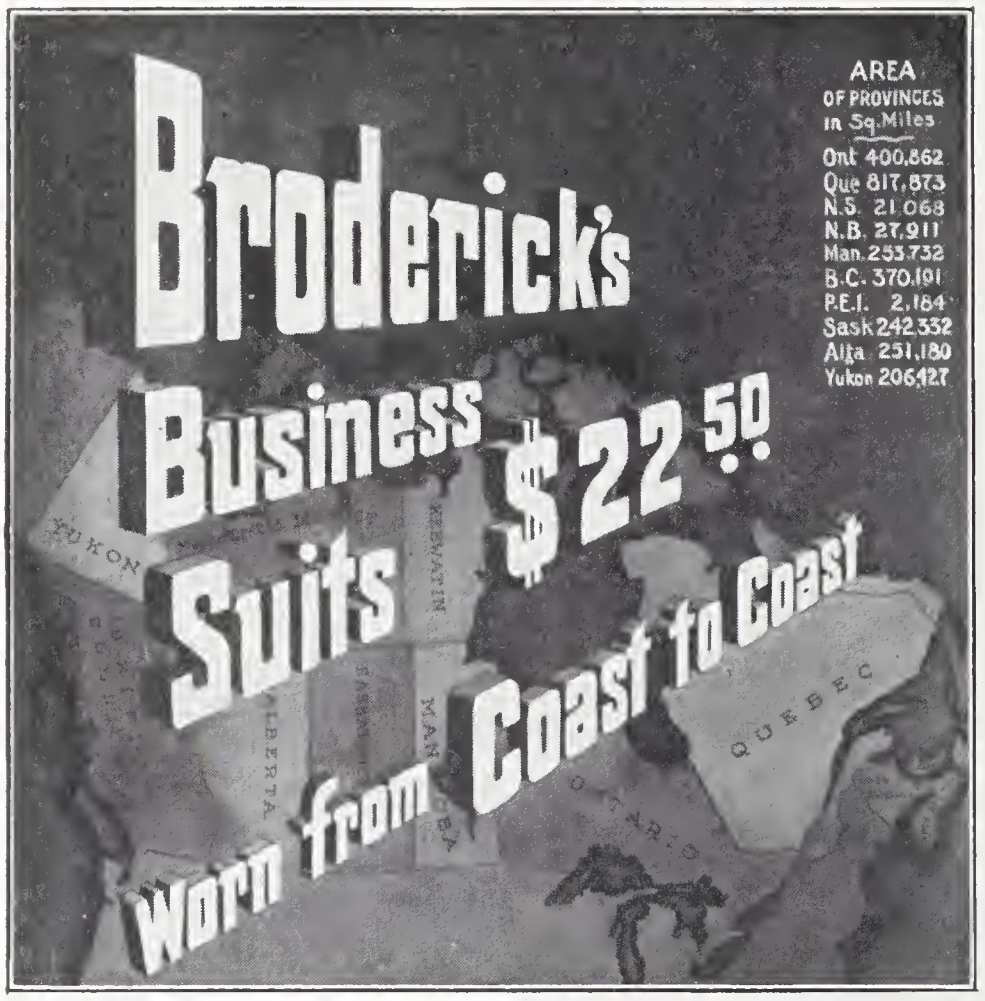

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